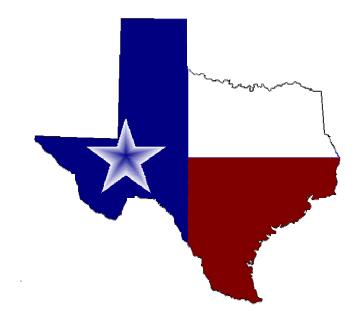
COMPARING TEXAS HMOs 2009

HEALTH PLAN QUALITY FROM THE CONSUMER'S POINT OF VIEW



All Regions Included:

Central Texas
East Texas
Gulf Coast Texas
North Texas
Panhandle/Plains Texas
South Texas
West Texas



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About the Report

The **Office of Public Insurance Counsel (OPIC)** is a state agency which represents consumers as a class in insurance matters. The 75th Texas Legislature directed OPIC to issue annual reports comparing HMOs in the State of Texas.

This report reflects the experience of Texans in Health Maintenance Organizations (HMOs) during 2008. The first section of the report illustrates the results of the Consumer Assessment of Healthcare Providers and Systems, Version 4.0H (CAHPS™ 4.0H). The responses of HMO members are broken down by service area and are compiled to reflect the experience of consumers in each of the following seven regions: Central Texas, East Texas, Gulf Coast Texas, North Texas, Panhandle/Plains Texas, South Texas and West Texas. The sections following the survey results contain complaint data, market share and other statewide information collected by the Texas Department of Insurance. The report concludes with additional sources of information and assistance.

The survey results published in the report reflect only answers given by enrollees in a commercial HMO plan. Medicaid and Medicare enrollees were not surveyed as part of the CAHPS 4.0H™. However, Medicaid information is readily available from the Texas Health and Human Services Commission (HHSC). Medicare information may be obtained from the Centers for Medicare and Medicaid Services (CMS). Refer to pages 129-130. ERISA plans are also excluded. See page 130 for more information on ERISA plans.

Who did the survey?

The CAHPS™ 4.0H survey was performed by independent survey vendors. Each vendor was certified by the National Committee for Quality Assurance (NCQA), a not-for-profit organization committed to assessing, reporting on and improving the quality of health care.

The survey comprises the consumer satisfaction measure for the Healthcare Effectiveness Data and Information Set (HEDIS®) that Texas HMOs are required to submit annually to the State of Texas.

Who was surveyed?

The CAHPS™ 4.0H survey was compiled from answers from more than 8,600 adults enrolled in 28 health plans across the state of Texas who had been enrolled in their plan continuously for the 12-month period from January 1, 2008 to December 31, 2008. Those surveyed answered only questions pertaining to health care services they had actually received during the 12 months immediately preceding the survey.

How was the survey done?

The survey was administered primarily by mail, with a telephone follow-up to those not responding to the mailed questionnaire. The survey was voluntary and confidential.

The survey asked HMO members questions about their experiences with their health plans and medical care, such as:

- Were claims handled quickly and correctly?
- Did they get the care they needed?
- Could they get appointments quickly when they needed them?
- Could they get information they needed from the health plan?

What was the response rate?

The average response rate for the survey was 30%. Of the 31,625 plan members selected and eligible to participate in the survey, 6,012 completed the survey by mail, 2,291 by phone and 302 online. Refer to each region for a list of response rates by plan.

How can the report help you?

This report gives you information about health plan quality from the point of view of people who were enrolled in the plans during 2008.

This report can help you choose a health plan by showing you how the plans in Texas compare on some important quality topics. Although this report compares plans, it does not tell you which one to choose. You should pick a plan based on what is most important to you and your family.

Why does health plan quality matter?

When you pick an HMO, you are also picking the doctors, hospitals and other providers you can use. You are also choosing plan administrators who review and approve or disapprove doctor-recommended care and provide financial incentives to doctors based on the amount or type of care provided. That is why it is important to consider consumer ratings of health plan quality along with costs and covered services.

For a short description of health maintenance organizations and how to get additional information, see pages 5 and 127-130.

What to consider when choosing an HMO

- Which are available where you live or work? Review the HMOs' membership information or call the customer service departments (see page 127).
- Which offer the benefits you want or need? Review benefit information from your employer or the HMOs. If you use specific medication, check to see if it is covered. You may need to call the plans to get all your questions answered.
- Which can you afford? Review cost information from your employer or the HMOs, including out-of-pocket costs.
- Which include your preferred doctor, provider and hospital?

If it is important to you or a family member to use a specific doctor or hospital, find out if they are in the networks of the health plans that you are considering. Review the HMOs' physician directories and membership information, or call the customer service departments.

• Which performed well on the consumer ratings of health plan quality in this booklet?
Review information from the consumer satisfaction survey section of this booklet.

Choosing an HMO

Health Plan (write in name)	Available near work or home	Offers benefits you want	Can afford	Preferred doctor in network	Performed well in consumer ratings	Other important considerations

What are your legal rights?

HMOs are required to provide you with information you request about the terms and conditions of the health plan including:

- covered services.
- · exclusions and limitations,
- · prior authorization requirements,
- continuity of treatment,
- approved prescription drugs,
- complaint resolution and
- the HMO's toll-free telephone number.

This information can be vitally important in helping you decide whether or not to enroll in an HMO.

Texas law also provides the following protections:

- access to specialist care in and out of the network,
- access to prescription drugs formulary, non-formulary, and off-label uses,
- · access to regular physical examinations,
- payment for emergency care, including care at out-of-network hospitals,
- continuity of care when your doctor leaves the network,
- complaints, appeals, and independent review of adverse determinations,
- prohibiting network providers from billing patients for covered services if the HMO fails to pay,
- prohibiting financial rewards to doctors for withholding necessary care,
- allowing members to change primary care physicians at least four times per year.
- legal action against a non-ERISA HMO plan for harm caused by its treatment decisions,
- prohibiting contractual limitations on treatment options doctors can discuss with patients,
- covered health care services available within a certain mileage,
- requiring hospitals and doctors to provide an itemized statement of billed services and/or an estimate of charges upon request and
- the right to request a mediation settlement if an enrollee is balance billed for an out-of-network claim.

The Texas Department of Insurance publishes a brochure describing your rights entitled, "Health Maintenance Organizations." Access this document on TDI's web site at www.tdi.state.tx.us/pubs/consumer/cb069.html or call 1-800-252-3439 to request a copy.

Types of health plans

	НМО	PPO	HMO/POS	Traditional
	Health Maintenance Organization	Preferred Provider Organization	Health Maintenance Organization with Point of Service Option	Insurance Fee-for-Service
	Closed Network	Open Network	<u>Open Network</u>	<u>No Network</u>
Type of Network	You must use doctors, hospitals and specialists who are members of the HMO's network except in an emergency.	You may use doctors, hospitals, and specialists who are members of the PPO's network or go outside the network.	You may use doctors, hospitals, and specialists who are members of the HMO's network or go outside the network.	You may use any doctor, hospital, or specialist you choose.
Limitations on your choice of doctors	HMO plans typically require that you choose a primary care physician (PCP) from the HMO's network. Before seeing other doctors in the network, such as specialists, you must get a referral from your PCP. However, HMOs must allow women to choose and see a network gynecologist without a referral. The law also allows direct access to specialists in certain situations. See page 4 for more information. Some HMOs, called open access HMOs, allow you to go to any doctor in the network without a referral.	Most PPOs allow you to go to any doctor in the network without a referral. Some PPOs require you to choose a PCP and get a referral from that doctor before seeing other doctors in the PPO's network. This requirement, if applicable, does not affect your ability to go to doctors outside the network.	Generally, you are required to choose a PCP and get a referral from that doctor before seeing other doctors in the HMO's network. This requirement does not affect your ability to go to doctors outside the network.	No limitations.
Incentives to use network doctors	Generally, the HMO will not pay unless you use its doctors (except emergency care). If your employer offers only an HMO, it must include a point of service option. This provision does not apply to small employer plans. See HMO/POS.	The PPO will pay a greater portion of the charge if you use its doctors who are in the network.	The HMO/POS will pay a greater portion of the charge if you use its doctors who are in the network.	Not applicable.
Payment for services	You pay designated copayments for doctor visits, prescription drugs, emergency visits and inpatient hospital stays. Generally, you do not pay a deductible (an amount you must pay each year before the health plan begins to pay) or co-insurance (a percentage of the charges). A doctor in the HMO network cannot bill the patient for any balance after the copay is met.	When you use the PPO network, you usually pay copayments similar to an HMO. A PPO may also require you to pay a percentage of the doctor's charge. When you go outside the network, you pay a higher percentage of the charges and a deductible. These charges may be substantially higher than the discounted rates charged by preferred providers or network providers. The PPO bases its percentage on what is usual and customary, leaving you to pay your percentage share and any balance.	When you use the HMO network, you pay copayments as described under HMO. When you go outside the network, you pay a percentage of the charges and a deductible. The HMO/POS bases its percentage on what is usual and customary, leaving you to pay your percentage share and any balance.	Generally, you pay a deductible and a percentage of the doctor's charge (co-insurance). The insurer bases its percentage on what is usual and customary, leaving you to pay your percentage share and any balance.

Survey (CAHPSTM 4.0H) Results for

Central Texas Plans

The counties included in the Central Texas area are:

Bastrop	Burnet	Grimes	Leon	Mills
Bell	Caldwell	Hamilton	Limestone	Robertson
Blanco	Coryell	Hays	Llano	San Saba
Bosque	Falls	Hill	Madison	Travis
Brazos	Fayette	Lampasas	McLennan	Washington
Burleson	Freestone	Lee	Milam	Williamson



While analysis of the consumer survey was performed for all commercial health maintenance organizations (HMOs) in Texas, only the results for the plans that provide services in the Central Texas area are featured in this section of the report.

Not all HMOs provide services in each county listed here. HMOs whose service area is mainly in another region of the state are included in this section if their service area extends into at least one county in the Central Texas region. The city/area shown after the name of each HMO indicates its main area of service. Contact plans directly for details on the areas they serve.

If your HMO is not included in the following section, it may be exempt from participating in the survey due to its low enrollment or its short time of participation in the Texas commercial HMO market during 2008.

How people rated their health plan

Survey (CAHPSTM 4.0H) Results

Percentage who rated their plan **6 or lower**

Percentage who rated their plan **7 or 8**

Percentage who rated their plan 9 or 10

The bar graphs show answers to a survey question that asked people to rate their health plan on a scale from:

0 = "worst health plan possible" to **10** = "best health plan possible"

STATE AVERAGE	22%	40%	38%		
Aetna U.S. Healthcare (Austin)*	22%	43%	35%		
Aetna U.S. Healthcare (Dallas/Fort Worth)*	21%	42%	37%		
Aetna U.S. Healthcare (Houston)*	24%	39%	37%		
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)		ailed to report by service area er 108.009 (o) of the Texas He			
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.				
FIRSTCARE (Waco)	19%	41%	40%		
HMO Blue Texas (Austin)	17%	43%	40%		
HMO Blue Texas (Dallas/Fort Worth)	19%	39%	42%		
HMO Blue Texas (East/West/South Texas)	15%	35%	50%		

^{*} Includes HMO & POS products. (See page 5 for explanation.)

How people rated their health plan

Survey (CAHPSTM 4.0H) Results

Percentage who rated their plan **6 or lower**

Percentage who rated their plan **7 or 8**

Percentage who rated their plan **9 or 10**

The bar graphs show answers to a survey question that asked people to rate their health plan on a scale from:

0 = "worst health plan possible" to **10** = "best health plan possible"

STATE AVERAGE	22%	40%	38%
HMO Blue Texas (Houston)	28%	38%	34%
Humana Health Plan of Texas (Austin)	23%	42%	35%
Humana Health Plan of Texas (Houston)	31%	38%	31%
Humana Health Plan of Texas (San Antonio/Corpus Christi)	21%	38%	42%
PacifiCare of Texas (Dallas/Austin)	22%	39%	39%
Scott and White Health Plan (Central Texas)	17%	35%	48%
UNICARE Health Plans (Southeast Texas)	26%	43%	31%
United Healthcare of Texas, Inc. (Austin/San Antonio)*	25%	49%	26%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

How people rated their health care

Survey (CAHPSTM 4.0H) Results

Percentage who rated their care 6 or lower

Percentage who rated their care **7 or 8**

Percentage who rated their care 9 or 10

The bar graphs show answers to a survey question that asked people to rate their health care on a scale from:

0 = "worst health care possible" to **10** = "best health care possible"

STATE AVERAGE	14%	38%	48%
Aetna U.S. Healthcare (Austin)*	14%	41%	45%
Aetna U.S. Healthcare (Dallas/Fort Worth)*	10%	41%	49%
Aetna U.S. Healthcare (Houston)*	15%	40%	44%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	Cha	Failed to report by service apter 108.009 (o) of the Tex	
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	Cha	Failed to report by service apter 108.009 (o) of the Tex	
FIRSTCARE (Waco)	11%	37%	52%
HMO Blue Texas (Austin)	11%	38%	51%
HMO Blue Texas (Dallas/Fort Worth)	12%	41%	47%
HMO Blue Texas (East/West/South Texas)	14%	30%	55%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

How people rated their health care

Survey (CAHPSTM 4.0H) Results

Percentage who rated their care 6 or lower

Percentage who rated their care **7 or 8**

Percentage who rated their care 9 or 10

The bar graphs show answers to a survey question that asked people to rate their health care on a scale from:

0 = "worst health care possible" to **10** = "best health care possible"

STATE AVERAGE	14%	38%	48%
HMO Blue Texas (Houston)	19%	39%	41%
Humana Health Plan of Texas (Austin)	13%	41%	46%
Humana Health Plan of Texas (Houston)	13%	37%	50%
Humana Health Plan of Texas (San Antonio/Corpus Christi)	13%	39%	48%
PacifiCare of Texas (Dallas/Austin)	15%	38%	47%
Scott and White Health Plan (Central Texas)	12%	31%	57%
UNICARE Health Plans (Southeast Texas)	18%	35%	47%
United Healthcare of Texas, Inc. (Austin/San Antonio)*	13%	40%	47%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*	10%	46%	44%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

How people rated their personal doctor

Survey (CAHPSTM 4.0H) Results

Percentage who rated their personal doctor **6 or lower**

Percentage who rated their personal doctor **7 or 8**

Percentage who rated their personal doctor **9 or 10**

The bar graphs show answers to a survey question that asked people to **rate their personal doctor** on a scale from:

0 = "worst personal doctor possible" to **10** = "best personal doctor possible"

STATE AVERAGE	10%	27%	63%
Aetna U.S. Healthcare (Austin)*	9%	30%	61%
Aetna U.S. Healthcare (Dallas/Fort Worth)*	6%	29%	65%
Aetna U.S. Healthcare (Houston)*	11%	28%	61%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)			rt by service area as required by o) of the Texas Health & Safety Code.
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)			rt by service area as required by o) of the Texas Health & Safety Code.
FIRSTCARE (Waco)	7%	24%	68%
HMO Blue Texas (Austin)	10%	26%	64%
HMO Blue Texas (Dallas/Fort Worth)	12%	31%	57%
HMO Blue Texas (East/West/South Texas)	13%	23%	64%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Survey (CAHPS™ 4.0H) Results - Central Texas

How people rated their personal doctor

Survey (CAHPSTM 4.0H) Results

Percentage who rated their personal doctor **6 or lower**

Percentage who rated their personal doctor **7 or 8**

Percentage who rated their personal doctor **9 or 10**

The bar graphs show answers to a survey question that asked people to **rate their personal doctor** on a scale from:

0 = "worst personal doctor possible" to **10** = "best personal doctor possible"

STATE AVERAGE	10% 27%	63%
HMO Blue Texas (Houston)	12% 29%	59%
Humana Health Plan of Texas (Austin)	11% 21%	68%
Humana Health Plan of Texas (Houston)	13% 30%	57%
Humana Health Plan of Texas (San Antonio/Corpus Christi)	11% 24%	65%
PacifiCare of Texas (Dallas/Austin)	11% 23%	66%
Scott and White Health Plan (Central Texas)	10% 20%	69%
UNICARE Health Plans (Southeast Texas)	14% 27%	59%
United Healthcare of Texas, Inc. (Austin/San Antonio)*	8% 32%	60%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*	7% 32%	62%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

How people rated their specialist

Survey (CAHPSTM 4.0H) Results

Percentage who rated their specialist 6 or lower

Percentage who rated their specialist 7 or 8

Percentage who rated their specialist 9 or 10

The bar graphs show answers to a survey question that asked people to rate their specialist on a scale from:

0 = "worst specialist possible" to **10** = "best specialist possible"

STATE AVERAGE	11%	26%	63%
Aetna U.S. Healthcare (Austin)*	11%	30%	59%
Aetna U.S. Healthcare (Dallas/Fort Worth)*	10%	27%	63%
Aetna U.S. Healthcare (Houston)*	13%	30%	58%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	С		t by service area as required by of the Texas Health & Safety Code.
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	С		t by service area as required by of the Texas Health & Safety Code.
FIRSTCARE (Waco)	10%	24%	65%
HMO Blue Texas (Austin)	12%	22%	67%
HMO Blue Texas (Dallas/Fort Worth)	17%	25%	58%
HMO Blue Texas (East/West/South Texas)	10%	22%	68%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

How people rated their specialist

Survey (CAHPSTM 4.0H) Results

Percentage who rated their specialist 6 or lower

Percentage who rated their specialist 7 or 8

Percentage who rated their specialist 9 or 10

The bar graphs show answers to a survey question that asked people to rate their specialist on a scale from:

0 = "worst specialist possible" to **10** = "best specialist possible"

STATE AVERAGE	11% 26%	63%
HMO Blue Texas (Houston)	18% 27%	54%
Humana Health Plan of Texas (Austin)	12% 26%	62%
Humana Health Plan of Texas (Houston)	11% 24%	65%
Humana Health Plan of Texas (San Antonio/Corpus Christi)	6% 28%	66%
PacifiCare of Texas (Dallas/Austin)	9% 31%	60%
Scott and White Health Plan (Central Texas)	9% 21%	70%
UNICARE Health Plans (Southeast Texas)	18% 22%	60%
United Healthcare of Texas, Inc. (Austin/San Antonio)*	8% 29%	63%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*	11% 31%	58%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Getting needed care

Survey (CAHPSTM 4.0H) Results

Percentage who said they sometimes or never received care that was needed

Percentage who said they usually received care that was needed

Percentage who said they always received care that was needed

The bar graphs show answers to survey questions that asked people how often it was easy for them to:

- Get appointments with specialists.
- Get care, tests or treatment they needed through their health plan.

STATE AVERAGE	15%	31%	54%
Aetna U.S. Healthcare (Austin)*	16%	33%	51%
Aetna U.S. Healthcare (Dallas/Fort Worth)*	13%	34%	53%
Aetna U.S. Healthcare (Houston)*	19%	41%	40%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	Cha		vice area as required by Texas Health & Safety Code.
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.		
FIRSTCARE (Waco)	11%	29%	59%
HMO Blue Texas (Austin)	12%	33%	55%
HMO Blue Texas (Dallas/Fort Worth)	15%	29%	56%
HMO Blue Texas (East/West/South Texas)	21%	30%	49%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Getting needed care

Survey (CAHPSTM 4.0H) Results

Percentage who said they sometimes or never received care that was needed

Percentage who said they usually received care that was needed Percentage who said they
always
received care that was needed

The bar graphs show answers to survey questions that asked people how often it was easy for them to:

- · Get appointments with specialists.
- Get care, tests or treatment they needed through their health plan.

STATE AVERAGE	15%	31%	54%
HMO Blue Texas (Houston)	21%	33%	46%
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Humana Health Plan of Texas (Houston)	12%	39%	49%
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PacifiCare of Texas (Dallas/Austin)	14%	30%	57%
Scott and White Health Plan (Central Texas)	16%	28%	56%
UNICARE Health Plans (Southeast Texas)	19%	32%	48%
United Healthcare of Texas, Inc. (Austin/San Antonio)*	13%	27%	59%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*	16%	29%	55%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Getting care quickly

Survey (CAHPSTM 4.0H) Results

Percentage who said they sometimes or never got care quickly

Percentage who said they **usually** got care quickly

Percentage who said they always got care quickly

The bar graphs show answers to survey questions that asked people how often they:

- Got care as soon as they thought they needed when they needed care right away.
- Got an appointment as soon as they thought they needed when they did not need care right away.

STATE AVERAGE	16% 28%	56%	
Aetna U.S. Healthcare (Austin)*	10% 33%	58%	
Aetna U.S. Healthcare (Dallas/Fort Worth)*	15% 27%	58%	
Aetna U.S. Healthcare (Houston)*	17% 31%	52%	
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)		by service area as required by of the Texas Health & Safety Code.	
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.		
FIRSTCARE (Waco)	10% 25%	65%	
HMO Blue Texas (Austin)	14% 28%	57%	
HMO Blue Texas (Dallas/Fort Worth)	11% 26%	64%	
HMO Blue Texas (East/West/South Texas)	16% 27%	57%	

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Getting care quickly

Survey (CAHPSTM 4.0H) Results

Percentage who said they sometimes or never got care quickly

Percentage who said they usually got care quickly

Percentage who said they always got care quickly

The bar graphs show answers to survey questions that asked people how often they:

- Got care as soon as they thought they needed when they needed care right away.
- Got an appointment as soon as they thought they needed when they did not need care right away.

STATE AVERAGE	16%	28%	56%
HMO Blue Texas (Houston)	18%	31%	51%
Humana Health Plan of Texas (Austin)	17%	26%	57%
Humana Health Plan of Texas (Houston)	18%	22%	60%
Humana Health Plan of Texas (San Antonio/Corpus Christi)	17%	23%	59%
PacifiCare of Texas (Dallas/Austin)	12%	31%	58%
Scott and White Health Plan (Central Texas)	18%	30%	53%
UNICARE Health Plans (Southeast Texas)	20%	31%	49%
United Healthcare of Texas, Inc. (Austin/San Antonio)*	11%	34%	55%
$ \ \textbf{United Healthcare of Texas, Inc. (Houston/Corpus Christi)}^* \\$	16%	30%	53%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Handling of claims quickly and correctly

Survey (CAHPSTM 4.0H) Results

Percentage who said their plan sometimes or never handled claims quickly and correctly Percentage who said their plan

Usually handled

claims quickly and correctly

Percentage who said their plan **Always** handled

claims quickly and correctly

The bar graphs show answers to survey questions that asked people how often their health plan:

- Handled claims quickly.
- · Handled claims correctly.

STATE AVERAGE	13%	33%	54%	
Aetna U.S. Healthcare (Austin)*			minimum 100 responses needed n a reportable result.	
Aetna U.S. Healthcare (Dallas/Fort Worth)*	12%	43%	45%	
Aetna U.S. Healthcare (Houston)*			minimum 100 responses needed n a reportable result.	
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.			
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.			
FIRSTCARE (Waco)	11%	34%	55%	
HMO Blue Texas (Austin)	10%	29%	61%	
HMO Blue Texas (Dallas/Fort Worth)	6%	26%	68%	
HMO Blue Texas (East/West/South Texas)	11%	34%	55%	

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Handling of claims quickly and correctly

Survey (CAHPSTM 4.0H) Results

Percentage who said their plan sometimes or never handled claims quickly and correctly Percentage who said their plan

Usually handled

claims quickly and correctly

Percentage who said their plan **Always** handled

claims quickly and correctly

The bar graphs show answers to survey questions that asked people how often their health plan:

- · Handled claims quickly.
- · Handled claims correctly.

STATE AVERAGE	13%	33%	54%
HMO Blue Texas (Houston)	15%	35%	50%
Humana Health Plan of Texas (Austin)	12%	36%	52%
Humana Health Plan of Texas (Houston)			mum 100 responses needed eportable result.
Humana Health Plan of Texas (San Antonio/Corpus Christi)	17%	31%	52%
PacifiCare of Texas (Dallas/Austin)	13%	34%	53%
Scott and White Health Plan (Central Texas)	8%	29%	64%
UNICARE Health Plans (Southeast Texas)			mum 100 responses needed eportable result.
United Healthcare of Texas, Inc. (Austin/San Antonio)*	16%	39%	45%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*	12%	36%	53%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Health plan customer service

Survey (CAHPSTM 4.0H) Results

Percentage who said customer service was **sometimes or never** efficient and helpful

Percentage who said customer service was **usually** efficient and helpful Percentage who said customer service was **always** efficient and helpful

The bar graphs show answers to survey questions that asked people how often:

- They got the information or help they needed from their health plan's customer service.
- Their health plan's customer service staff treated them with courtesy and respect.

STATE AVERAGE	18%	25%	57%	
Aetna U.S. Healthcare (Austin)*		to obtain	minimum 100 responses needed n a reportable result.	
Aetna U.S. Healthcare (Dallas/Fort Worth)* Aetna U.S. Healthcare (Houston)*	13%	24%	62% 66%	
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	Cha	pter 108.009 (o) o	y service area as required by f the Texas Health & Safety Code.	
CIGNA HealthCare of Texas, Inc. (Houston/South Texas) FIRSTCARE (Waco)	Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code. 15% 24% 61%			
HMO Blue Texas (Austin)		d not achieve the	minimum 100 responses needed n a reportable result.	
HMO Blue Texas (Dallas/Fort Worth)	Di		minimum 100 responses needed n a reportable result.	
HMO Blue Texas (East/West/South Texas)	15%	28%	57%	

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Survey (CAHPS™ 4.0H) Results - Central Texas

Health plan customer service

Survey (CAHPSTM 4.0H) Results

Percentage who said customer service was **sometimes or never** efficient and helpful

Percentage who said customer service was **usually** efficient and helpful

Percentage who said customer service was **always** efficient and helpful

The bar graphs show answers to survey questions that asked people how often:

- They got the information or help they needed from their health plan's customer service.
- Their health plan's customer service staff treated them with courtesy and respect.

STATE AVERAGE	18%	25%	57%
HMO Blue Texas (Houston)	Di		ninimum 100 responses needed a reportable result.
Humana Health Plan of Texas (Austin)	Di		ninimum 100 responses needed a reportable result.
Humana Health Plan of Texas (Houston)	Di	ninimum 100 responses needed a reportable result.	
Humana Health Plan of Texas (San Antonio/Corpus Christi)	14%	25%	61%
PacifiCare of Texas (Dallas/Austin)	22%	33%	45%
Scott and White Health Plan (Central Texas)	Di		ninimum 100 responses needed a reportable result.
UNICARE Health Plans (Southeast Texas)	Di	ninimum 100 responses needed a reportable result.	
United Healthcare of Texas, Inc. (Austin/San Antonio)*	Di		ninimum 100 responses needed a reportable result.
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*	Di		ninimum 100 responses needed a reportable result.

^{*} Includes HMO & POS products. (See page 5 for explanation.)

How well doctors communicate

Survey (CAHPSTM 4.0H) Results

Percentage who said their doctors sometimes or never communicated well Percentage who said their doctors usually communicated well Percentage who said their doctors always communicated well

The bar graphs show answers to survey questions that asked people how often their personal doctor:

- Explained things in a way that was easy for them to understand.
- Listened carefully to them.
- Showed respect for what they had to say.
- Spent enough time with them.

STATE AVERAGE	8% 22% 70%
Aetna U.S. Healthcare (Austin)*	8% 27% 66%
Aetna U.S. Healthcare (Dallas/Fort Worth)*	4% 21% 75 %
Aetna U.S. Healthcare (Houston)*	<mark>7% 24% 69%</mark>
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.
FIRSTCARE (Waco)	6% 17% 77%
HMO Blue Texas (Austin)	7% 21% 72%
HMO Blue Texas (Dallas/Fort Worth)	9% 21% 69%
HMO Blue Texas (East/West/South Texas)	9% 23% 69%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

How well doctors communicate

Survey (CAHPSTM 4.0H) Results

Percentage who said their doctors sometimes or never communicated well

Percentage who said their doctors usually communicated well Percentage who said their doctors always communicated well

The bar graphs show answers to survey questions that asked people how often their personal doctor:

- Explained things in a way that was easy for them to understand.
- Listened carefully to them.
- Showed respect for what they had to say.
- Spent enough time with them.

STATE AVERAGE	8% 22%	70%
HMO Blue Texas (Houston)	10% 24%	66%
Humana Health Plan of Texas (Austin)	6% 21%	73%
Humana Health Plan of Texas (Houston)	9% 22%	69%
Humana Health Plan of Texas (San Antonio/Corpus Christi)	8% 19%	72%
PacifiCare of Texas (Dallas/Austin)	6% 22%	71%
Scott and White Health Plan (Central Texas)	5% 21%	74%
UNICARE Health Plans (Southeast Texas)	9% 27%	64%
United Healthcare of Texas, Inc. (Austin/San Antonio)*	7% 24%	69%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*	6% 23%	71%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

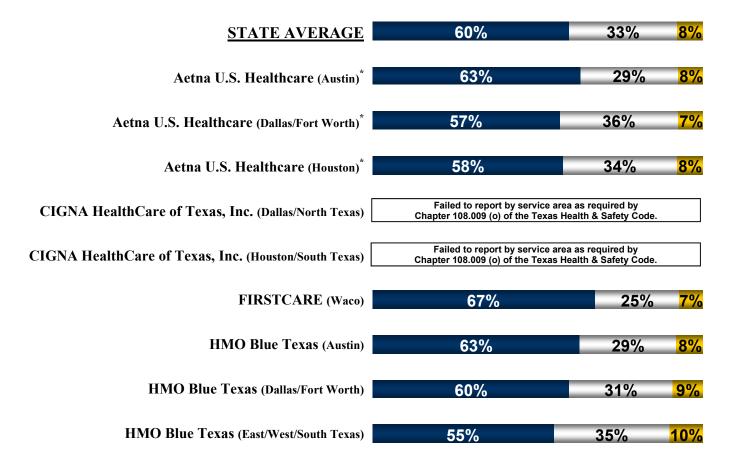
Shared Decision Making

Survey (CAHPSTM 4.0H) Results

Percentage who said there was somewhat no or definitely no shared decision making Percentage who said there was somewhat yes shared decision making Percentage who said there was definitely yes shared decision making

The bar graphs show answers to survey questions that asked people if their personal doctor:

- Talked with them about the pros and cons of each choice for their treatment or health care.
- Asked which choice was best for them when there was more than one choice for treatment.



Includes HMO & POS products. (See page 5 for explanation.)

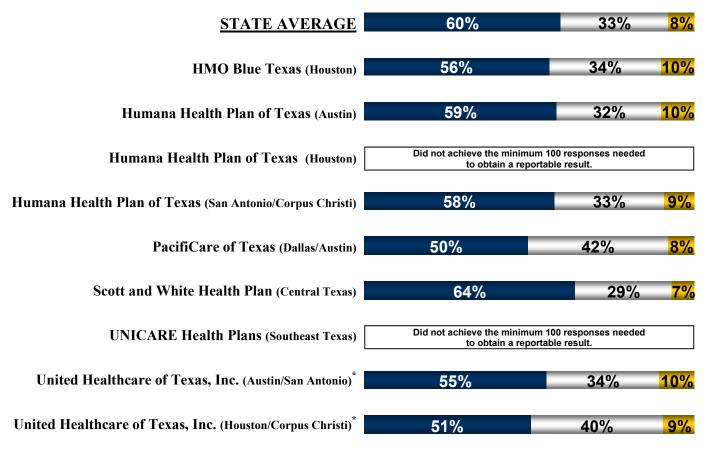
Shared Decision Making

Survey (CAHPSTM 4.0H) Results

Percentage who said there was somewhat no or definitely no shared decision making Percentage who said there was somewhat yes shared decision making Percentage who said there was definitely yes shared decision making

The bar graphs show answers to survey questions that asked people if their personal doctor:

- Talked with them about the pros and cons of each choice for their treatment or health care.
- Asked which choice was best for them when there was more than one choice for treatment.



^{*} Includes HMO & POS products. (See page 5 for explanation.)

Plan Information on Costs

Survey (CAHPSTM 4.0H) Results

Percentage who said they sometimes or never were able to find out cost info Percentage who said they

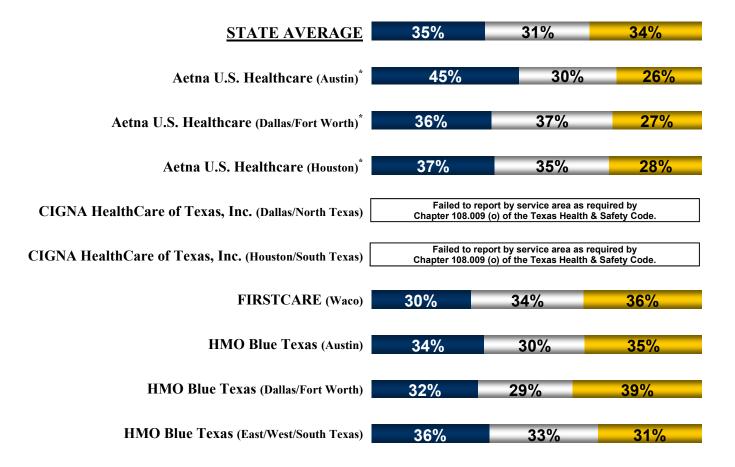
Usually

were able to find out cost info

Percentage who said they **Always**were able to find out cost info

The bar graphs show answers to survey questions that asked people how often they were able to find out from their plan:

- How much would have to be paid for a health care service or equipment.
- How much would have to be paid for specific prescription medicines.



^{*} Includes HMO & POS products. (See page 5 for explanation.)

Plan Information on Costs

Survey (CAHPSTM 4.0H) Results

Percentage who said they sometimes or never were able to find out cost info

Percentage who said they

Usually

were able to find out cost info

Percentage who said they **Always**were able to find out cost info

The bar graphs show answers to survey questions that asked people how often they were able to find out from their plan:

- How much would have to be paid for a health care service or equipment.
- How much would have to be paid for specific prescription medicines.

STATE AVERAGE	35%	31%	34%
HMO Blue Texas (Houston)	34%	30%	37%
Humana Health Plan of Texas (Austin)	33%	35%	32%
Humana Health Plan of Texas (Houston)	35%	26%	38%
Humana Health Plan of Texas (San Antonio/Corpus Christi)	33%	32%	35%
PacifiCare of Texas (Dallas/Austin)	37%	34%	29%
PacifiCare of Texas (Dallas/Austin) Scott and White Health Plan (Central Texas)	37% 27%	34% 28%	29% 45%
	27% Did not achie		45%
Scott and White Health Plan (Central Texas)	27% Did not achie	28% ve the minimum 100 resp	45%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Response rate for all plans in the survey

Response rate = (completed surveys / [total sample – ineligible])

State Average = 30%

Aetna U.S. Healthcare (Austin)	26%
Aetna U.S. Healthcare (Dallas/Fort Worth)	28%
Aetna U.S. Healthcare (El Paso)	27%
Aetna U.S. Healthcare (Houston)	26%
Aetna U.S. Healthcare (San Antonio/Corpus Christi)	27%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	FTR
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	FTR
Community First Health Plans (San Antonio)	32%
FIRSTCARE (Abilene)	44%
FIRSTCARE (Amarillo)	43%
FIRSTCARE (Lubbock)	39%
FIRSTCARE (Waco)	44%
HMO Blue Texas (Austin)	31%
HMO Blue Texas (Dallas/Fort Worth)	32%
HMO Blue Texas (East/West/South Texas)	38%
HMO Blue Texas (Houston)	33%
Humana Health Plan of Texas (Austin)	19%
Humana Health Plan of Texas (Houston)	16%
Humana Health Plan of Texas (San Antonio/Corpus Christi)	26%
Mercy Health Plans (Laredo)	26%
PacifiCare of Texas (Dallas/Austin)	29%
PacifiCare of Texas (San Antonio/Houston)	31%
Scott and White Health Plan (Central Texas)	39%
UNICARE Health Plans (Southeast Texas)	27%
United Healthcare of Texas, Inc. (Austin/San Antonio)	23%
United Healthcare of Texas, Inc. (Dallas)	22%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)	23%
Valley Baptist Health Plan (Harlingen)	32%

FTR = Failed to report by service area as required by Chapter 108.009 (o) of Texas Health and Safety Code.

Survey (CAHPSTM 4.0H) Results for

East Texas Plans

The counties included in the East Texas area are:

Anderson	Delta	Hopkins	Morris	Rains	Shelby	Van Zandt
Angelina	Franklin	Houston	Nacogdoches	Red River	Smith	Wood
Bowie	Gregg	Jasper	Newton	Rusk	Titus	
Camp	Hardin	Jefferson	Orange	Sabine	Trinity	
Cass	Harrison	Lamar	Panola	San Augustine	Tyler	
Cherokee	Henderson	Marion	Polk	San Jacinto	Upshur	



While analysis of the consumer survey was performed for all commercial health maintenance organizations (HMOs) in Texas, only the results for the plans that provide services in the East Texas area are featured in this section of the report.

Not all HMOs provide services in each county listed here. HMOs whose service area is mainly in another region of the state are included in this section if their service area extends into at least one county in the East Texas region. The city/area shown after the name of each HMO indicates its main area of service. Contact plans directly for details on the areas they serve.

If your HMO is not included in the following section, it may be exempt from participating in the survey due to its low enrollment or its short time of participation in the Texas commercial HMO market during 2008.

How people rated their health plan

Survey (CAHPSTM 4.0H) Results

Percentage who rated their plan **6 or lower**

Percentage who rated their plan **7 or 8**

Percentage who rated their plan **9 or 10**

The bar graphs show answers to a survey question that asked people to rate their health plan on a scale from:

0 = "worst health plan possible" to **10** = "best health plan possible"

STATE AVERAGE	22%	40%	38%	
Aetna U.S. Healthcare (Dallas/Fort Worth)*	21%	42%	37%	
Aetna U.S. Healthcare (Houston)*	24%	39%	37%	
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.			
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.			
FIRSTCARE (Waco)	19% 41%		40%	
HMO Blue Texas (Dallas/Fort Worth)	19% 39%		42%	
HMO Blue Texas (East/West/South Texas)	15% 35%		50%	
HMO Blue Texas (Houston)	28%	38%	34%	
Humana Health Plan of Texas (Houston)	31%	38%	31%	
PacifiCare of Texas (Dallas/Austin)	22%	39%	39%	
PacifiCare of Texas (San Antonio/Houston)	24%	36%	40%	
UNICARE Health Plans (Southeast Texas)	26%	43%	31%	

^{*} Includes HMO & POS products. (See page 5 for explanation.)

How people rated their health care

Survey (CAHPSTM 4.0H) Results

Percentage who rated their care **6 or lower**

Percentage who rated their care **7 or 8**

Percentage who rated their care 9 or 10

The bar graphs show answers to a survey question that asked people to rate their health care on a scale from:

0 = "worst health care possible" to **10** = "best health care possible"

STATE AVERAGE	14%	38%	48%
Aetna U.S. Healthcare (Dallas/Fort Worth)*	10%	41%	49%
Aetna U.S. Healthcare (Houston)*	15%	40%	44%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.		
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.		
FIRSTCARE (Waco)	11%	37%	52%
HMO Blue Texas (Dallas/Fort Worth)	12%	41%	47%
HMO Blue Texas (East/West/South Texas)	14%	30%	55%
HMO Blue Texas (Houston)	19%	39%	41%
Humana Health Plan of Texas (Houston)	13%	37%	50%
PacifiCare of Texas (Dallas/Austin)	15%	38%	47%
PacifiCare of Texas (San Antonio/Houston)			50%
UNICARE Health Plans (Southeast Texas)	18%	35%	47%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

How people rated their personal doctor

Survey (CAHPSTM 4.0H) Results

Percentage who rated their personal doctor 6 or lower

Percentage who rated their personal doctor 7 or 8

Percentage who rated their personal doctor 9 or 10

The bar graphs show answers to a survey question that asked people to rate their personal doctor on a scale from:

0 = "worst personal doctor possible" to **10** = "best personal doctor possible"

STATE AVERAGE	10%	27%	63%
Aetna U.S. Healthcare (Dallas/Fort Worth)*	6%	29%	65%
Aetna U.S. Healthcare (Houston)*	11%	28%	61%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.		
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.		
FIRSTCARE (Waco)	7%	24%	68%
HMO Blue Texas (Dallas/Fort Worth)	12%	31%	57%
HMO Blue Texas (East/West/South Texas)	13%	23%	64%
HMO Blue Texas (Houston)	12%	29%	59%
Humana Health Plan of Texas (Houston)	13%	30%	57%
PacifiCare of Texas (Dallas/Austin)	11%	23%	66%
PacifiCare of Texas (San Antonio/Houston)	14%	26%	60%
UNICARE Health Plans (Southeast Texas)	14%	27%	59%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

How people rated their specialist

Survey (CAHPSTM 4.0H) Results

Percentage who rated their specialist 6 or lower

Percentage who rated their specialist 7 or 8

Percentage who rated their specialist 9 or 10

The bar graphs show answers to a survey question that asked people to rate their specialist on a scale from:

0 = "worst specialist possible" to **10** = "best specialist possible"

STATE AVERAGE	11% 26%	63%
Aetna U.S. Healthcare (Dallas/Fort Worth)*	10% 27%	63%
Aetna U.S. Healthcare (Houston)*	13% 30%	58%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	Failed to report Chapter 108.009 (o)	by service area as required by of the Texas Health & Safety Code.
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)		by service area as required by of the Texas Health & Safety Code.
FIRSTCARE (Waco)	10% 24%	65%
HMO Blue Texas (Dallas/Fort Worth)	17% 25%	58%
HMO Blue Texas (East/West/South Texas)	10% 22%	68%
HMO Blue Texas (Houston)	18% 27%	54%
Humana Health Plan of Texas (Houston)	11% 24%	65%
PacifiCare of Texas (Dallas/Austin)	9% 31%	60%
PacifiCare of Texas (San Antonio/Houston)	13% 19%	68%
UNICARE Health Plans (Southeast Texas)	18% 22%	60%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Getting needed care

Survey (CAHPSTM 4.0H) Results

Percentage who said they sometimes or never received care that was needed

Percentage who said they usually received care that was needed

Percentage who said they always received care that was needed

The bar graphs show answers to survey questions that asked people how often it was easy for them to:

- Get appointments with specialists.
- Get care, tests or treatment they needed through their health plan.

STATE AVERAGE	15%	31%	54%
Aetna U.S. Healthcare (Dallas/Fort Worth)*	13%	34%	53%
Aetna U.S. Healthcare (Houston)*	19%	41%	40%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	Cha		vice area as required by Texas Health & Safety Code.
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	Cha		vice area as required by Texas Health & Safety Code.
FIRSTCARE (Waco)	11%	29%	59%
HMO Blue Texas (Dallas/Fort Worth)	15%	29%	56%
HMO Blue Texas (East/West/South Texas)		30%	49%
HMO Blue Texas (Houston)		33%	46%
Humana Health Plan of Texas (Houston) PacifiCare of Texas (Dallas/Austin)		39%	49% 57%
PacifiCare of Texas (San Antonio/Houston)		32%	52%
UNICARE Health Plans (Southeast Texas)	19%	32%	48%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Getting care quickly

Survey (CAHPSTM 4.0H) Results

Percentage who said they sometimes or never got care quickly

Percentage who said they **usually** got care quickly

Percentage who said they always got care quickly

The bar graphs show answers to survey questions that asked people how often they:

- Got care as soon as they thought they needed when they needed care right away.
- Got an appointment as soon as they thought they needed when they did not need care right away.

STATE AVERAGE	16%	28%	56%
Aetna U.S. Healthcare (Dallas/Fort Worth)*	15%	27%	58%
Aetna U.S. Healthcare (Houston)*	17%	31%	52 %
CICNA II LIC AT L. T.		Failed to report by	service area as required by
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)			the Texas Health & Safety Code.
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)			service area as required by
CIGINI II II CITA CITA CITA CITA CITA CITA CI	Cha	pter 108.009 (o) of t	the Texas Health & Safety Code.
FIRSTCARE (Waco)	10%	25%	65%
HMO Blue Texas (Dallas/Fort Worth)	11%	26%	64%
W110 D1 T	400/	070/	F70/
HMO Blue Texas (East/West/South Texas)	16%	27%	57%
HMO Blue Texas (Houston)	18%	31%	51%
Third Blue Texas (Houston)	1070	0170	0170
Humana Health Plan of Texas (Houston)	18%	22%	60%
PacifiCare of Texas (Dallas/Austin)	12%	31%	58%
	400/	200/	-00/
PacifiCare of Texas (San Antonio/Houston)	16%	32%	52 %
UNICARE Health Plans (Southeast Texas)	20%	31%	49%
UNICARE HEARTH FIAIIS (Southeast Texas)	20 /0	3170	43 /0

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Handling of claims quickly and correctly

Survey (CAHPSTM 4.0H) Results

Percentage who said their plan sometimes or never handled claims quickly and correctly Percentage who said their plan

Usually handled

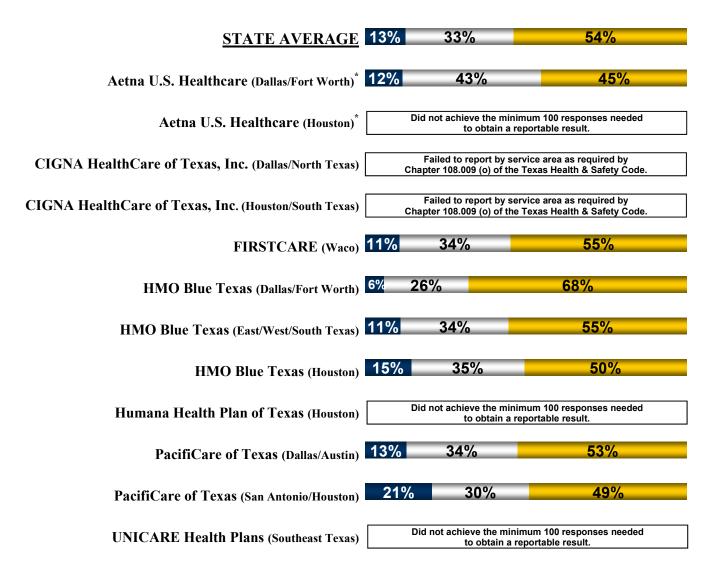
claims quickly and correctly

Percentage who said their plan **Always** handled

claims quickly and correctly

The bar graphs show answers to survey questions that asked people how often their health plan:

- Handled claims quickly.
- · Handled claims correctly.



Due to rounding, percentages may not add up to 100%.

Office of Public Insurance Counsel

^{*} Includes HMO & POS products. (See page 5 for explanation.)

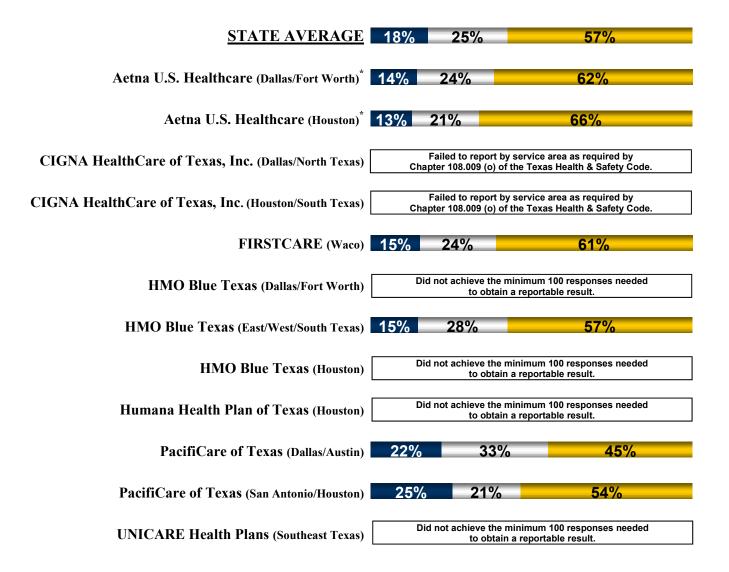
Health plan customer service

Survey (CAHPSTM 4.0H) Results

Percentage who said customer service was **sometimes or never** efficient and helpful Percentage who said customer service was **usually** efficient and helpful Percentage who said customer service was **always** efficient and helpful

The bar graphs show answers to survey questions that asked people how often:

- They got the information or help they needed from their health plan's customer service.
- Their health plan's customer service staff treated them with courtesy and respect.



Due to rounding, percentages may not add up to 100%.

Office of Public Insurance Counsel

^{*} Includes HMO & POS products. (See page 5 for explanation.)

How well doctors communicate

Survey (CAHPSTM 4.0H) Results

Percentage who said their doctors sometimes or never communicated well

Percentage who said their doctors usually communicated well Percentage who said their doctors always communicated well

The bar graphs show answers to survey questions that asked people how often their personal doctor:

- Explained things in a way that was easy for them to understand.
- Listened carefully to them.
- Showed respect for what they had to say.
- Spent enough time with them.

STATE AVERAGE	8%	22%	70%
Aetna U.S. Healthcare (Dallas/Fort Worth)*	4%	21%	75%
Aetna U.S. Healthcare (Houston)*	7%	24%	69%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)		Failed to Chapter 108	o report by service area as required by 009 (o) of the Texas Health & Safety Code.
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)			o report by service area as required by 009 (o) of the Texas Health & Safety Code.
FIRSTCARE (Waco)	6% 1	17%	77%
HMO Blue Texas (Dallas/Fort Worth)	9%	21%	69%
HMO Blue Texas (East/West/South Texas)	9%	23%	69%
HMO Blue Texas (Houston)	10%	24%	66%
Humana Health Plan of Texas (Houston)	9%	22%	69%
PacifiCare of Texas (Dallas/Austin)	6%	22%	71%
PacifiCare of Texas (San Antonio/Houston)	9%	25%	66%
UNICARE Health Plans (Southeast Texas)	9%	27%	64%

Due to rounding, percentages may not add up to 100%.

Office of Public Insurance Counsel

^{*} Includes HMO & POS products. (See page 5 for explanation.)

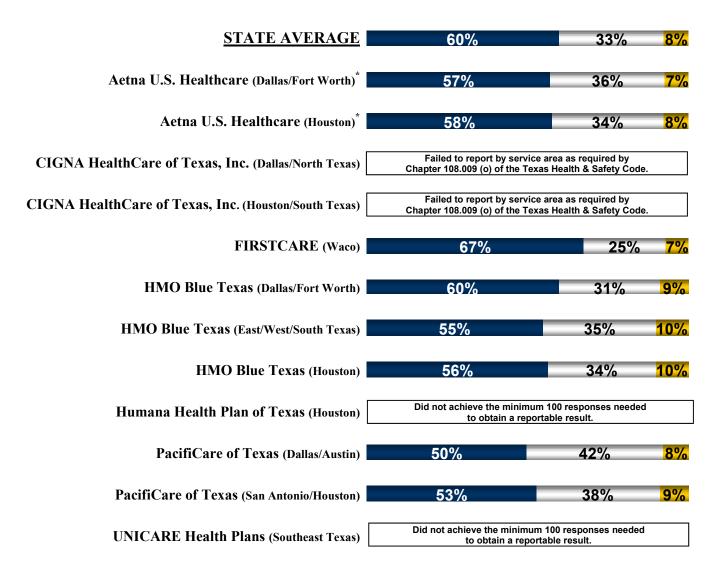
Shared Decision Making

Survey (CAHPSTM 4.0H) Results

Percentage who said there was somewhat no or definitely no shared decision making Percentage who said there was somewhat yes shared decision making Percentage who said there was definitely yes shared decision making

The bar graphs show answers to survey questions that asked people if their personal doctor:

- Talked with them about the pros and cons of each choice for their treatment or health care.
- Asked which choice was best for them when there was more than one choice for treatment.



^{*} Includes HMO & POS products. (See page 5 for explanation.)

Plan Information on Costs

Survey (CAHPSTM 4.0H) Results

Percentage who said they sometimes or never were able to find out cost info Percentage who said they

Usually

were able to find out cost info

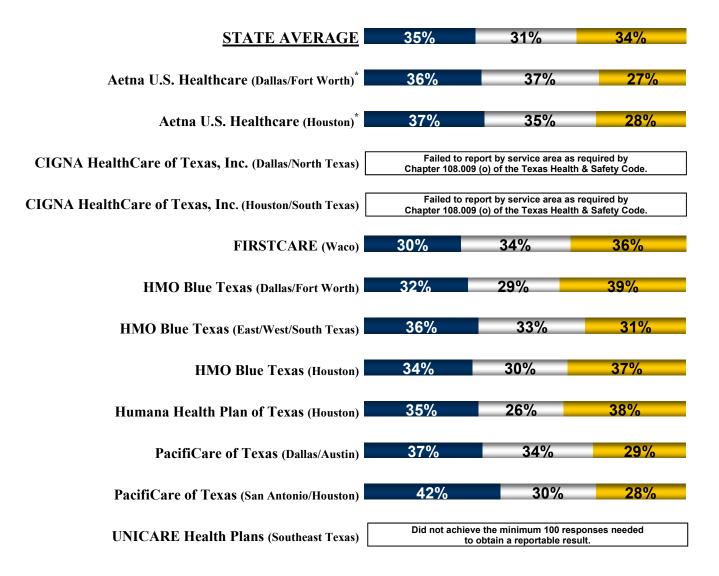
Percentage who said they

Always

were able to find out cost info

The bar graphs show answers to survey questions that asked people how often they were able to find out from their plan:

- How much would have to be paid for a health care service or equipment.
- How much would have to be paid for specific prescription medicines.



^{*} Includes HMO & POS products. (See page 5 for explanation.)

Response rate for all plans in the survey

Response rate = (completed surveys / [total sample – ineligible])

State Average = 30%

Astro-110 Hespitassa (Assatia)	200/
Aetna U.S. Healthcare (Austin)	26%
Aetna U.S. Healthcare (Dallas/Fort Worth)	28%
Aetna U.S. Healthcare (El Paso)	27%
Aetna U.S. Healthcare (Houston)	26%
Aetna U.S. Healthcare (San Antonio/Corpus Christi)	27%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	FTR
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	FTR
Community First Health Plans (San Antonio)	32%
FIRSTCARE (Abilene)	44%
FIRSTCARE (Amarillo)	43%
FIRSTCARE (Lubbock)	39%
FIRSTCARE (Waco)	44%
HMO Blue Texas (Austin)	31%
HMO Blue Texas (Dallas/Fort Worth)	32%
HMO Blue Texas (East/West/South Texas)	38%
HMO Blue Texas (Houston)	33%
Humana Health Plan of Texas (Austin)	19%
Humana Health Plan of Texas (Houston)	16%
Humana Health Plan of Texas (San Antonio/Corpus Christi)	26%
Mercy Health Plans (Laredo)	26%
PacifiCare of Texas (Dallas/Austin)	29%
PacifiCare of Texas (San Antonio/Houston)	31%
Scott and White Health Plan (Central Texas)	39%
UNICARE Health Plans (Southeast Texas)	27%
United Healthcare of Texas, Inc. (Austin/San Antonio)	23%
United Healthcare of Texas, Inc. (Dallas)	22%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)	23%
Valley Baptist Health Plan (Harlingen)	32%

FTR = Failed to report by service area as required by Chapter 108.009 (o) of Texas Health and Safety Code.

Survey (CAHPSTM 4.0H) Results for

Gulf Coast Texas Plans

The counties included in the Gulf Coast Texas area are:

Austin	Galveston	Walker
Brazoria	Harris	Waller
Chambers	Liberty	Wharton
Colorado	Matagorda	

Fort Bend Montgomery



While analysis of the consumer survey was performed for all commercial health maintenance organizations (HMOs) in Texas, only the results for the plans that provide services in the Gulf Coast Texas area are featured in this section of the report.

Not all HMOs provide services in each county listed here. HMOs whose service area is mainly in another region of the state are included in this section if their service area extends into at least one county in the Gulf Coast Texas region. The city/area shown after the name of each HMO indicates its main area of service. Contact plans directly for details on the areas they serve.

If your HMO is not included in the following section, it may be exempt from participating in the survey due to its low enrollment or its short time of participation in the Texas commercial HMO market during 2008.

How people rated their health plan

Survey (CAHPSTM 4.0H) Results

Percentage who rated their plan **6 or lower**

Percentage who rated their plan **7 or 8**

Percentage who rated their plan 9 or 10

The bar graphs show answers to a survey question that asked people to rate their health plan on a scale from:

0 = "worst health plan possible" to **10** = "best health plan possible"

STATE AVERAGE	22%	40%	38%
Aetna U.S. Healthcare (Houston)*	24%	39%	37%
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)		led to report by service area a r 108.009 (o) of the Texas Heal	
EIDSTCARE (W.	400/	440/	400/
FIRSTCARE (Waco)	19%	41%	40%
HMO Blue Texas (Houston)	28%	38%	34%
, , , , , , , , , , , , , , , , , , ,		3370	0.75
Humana Health Plan of Houston (Houston)	31%	38%	31%
	_		
PacifiCare of Texas (Dallas/Austin)	22%	39%	39%
D CC CT C	0.40/	222/	
PacifiCare of Texas (San Antonio/Houston)	24%	36%	40%
Scott and White Health Plan (Central Texas)	17%	35%	48%
(,	17 /0	30 / 0	40 /0
UNICARE Health Plans (Southeast Texas)	26%	43%	31%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*	25%	42%	33%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

How people rated their health care

Survey (CAHPSTM 4.0H) Results

Percentage who rated their care **6 or lower**

Percentage who rated their care **7 or 8**

Percentage who rated their care **9 or 10**

The bar graphs show answers to a survey question that asked people to rate their health care on a scale from:

0 = "worst health care possible" to **10** = "best health care possible"

STATE AVERAGE	14%	38%	48%
Aetna U.S. Healthcare (Houston)*	15%	40%	44%
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	Cha		vice area as required by Texas Health & Safety Code.
FIRSTCARE (Waco)	11%	37%	52%
HMO Blue Texas (Houston)	19%	39%	41%
Humana Health Plan of Houston (Houston)	13%	37%	50%
PacifiCare of Texas (Dallas/Austin)	15%	38%	47%
PacifiCare of Texas (San Antonio/Houston)	16%	34%	50%
Scott and White Health Plan (Central Texas)	12%	31%	57%
UNICARE Health Plans (Southeast Texas)	18%	35%	47%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*	10%	46%	44%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

How people rated their personal doctor

Survey (CAHPSTM 4.0H) Results

Percentage who rated their personal doctor **6 or lower**

Percentage who rated their personal doctor **7 or 8**

Percentage who rated their personal doctor **9 or 10**

The bar graphs show answers to a survey question that asked people to **rate their personal doctor** on a scale from:

0 = "worst personal doctor possible" to **10** = "best personal doctor possible"

STATE AVERAGE	10%	27%	63%
Aetna U.S. Healthcare (Houston)*	11%	28%	61%
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)			ort by service area as required by o) of the Texas Health & Safety Code.
FIRSTCARE (Waco)	7%	24%	68%
HMO Blue Texas (Houston)	12%	29%	59%
Humana Health Plan of Houston (Houston)	13%	30%	57%
PacifiCare of Texas (Dallas/Austin)	11%	23%	66%
PacifiCare of Texas (San Antonio/Houston)	14%	26%	60%
Scott and White Health Plan (Central Texas)	10%	20%	69%
UNICARE Health Plans (Southeast Texas)	14%	27%	59%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*	7%	32%	62%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

How people rated their specialist

Survey (CAHPSTM 4.0H) Results

Percentage who rated their specialist 6 or lower

Percentage who rated their specialist 7 or 8

Percentage who rated their specialist 9 or 10

The bar graphs show answers to a survey question that asked people to rate their specialist on a scale from:

0 = "worst specialist possible" to **10** = "best specialist possible"

STATE AVERAGE	11%	26%	63%
Aetna U.S. Healthcare (Houston)*	13%	30%	58%
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	С		t by service area as required by of the Texas Health & Safety Code.
FIRSTCARE (Waco)	10%	24%	65%
HMO Blue Texas (Houston)	18%	27%	54%
Humana Health Plan of Houston (Houston)	11%	24%	65%
PacifiCare of Texas (Dallas/Austin)	9%	31%	60%
PacifiCare of Texas (San Antonio/Houston)	13%	19%	68%
Scott and White Health Plan (Central Texas)	9%	21%	70%
UNICARE Health Plans (Southeast Texas)	18%	22%	60%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*	11%	31%	58%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Getting needed care

Survey (CAHPSTM 4.0H) Results

Percentage who said they sometimes or never received care that was needed

Percentage who said they usually received care that was needed Percentage who said they
always
received care that was needed

The bar graphs show answers to survey questions that asked people how often it was easy for them to:

- Get appointments with specialists.
- Get care, tests or treatment they needed through their health plan.

STATE AVERAGE	15%	31%	54%
		440/	400/
Aetna U.S. Healthcare (Houston)*	19%	41%	40%
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	Cha		ervice area as required by e Texas Health & Safety Code.
FIRSTCARE (Waco)	11%	29%	59%
HMO Blue Texas (Houston)	21%	33%	46%
Humana Health Plan of Houston (Houston)	12%	39%	49%
PacifiCare of Texas (Dallas/Austin)	14%	30%	57%
PacifiCare of Texas (San Antonio/Houston)	16%	32%	52%
Scott and White Health Plan (Central Texas)	16%	28%	56%
UNICARE Health Plans (Southeast Texas)	19%	32%	48%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*	16%	29%	55%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Getting care quickly

Survey (CAHPSTM 4.0H) Results

Percentage who said they sometimes or never got care quickly

Percentage who said they usually got care quickly

Percentage who said they always got care quickly

The bar graphs show answers to survey questions that asked people how often they:

- Got care as soon as they thought they needed when they needed care right away.
- Got an appointment as soon as they thought they needed when they did not need care right away.

STATE AVERAGE	16%	28%	56%
Aetna U.S. Healthcare (Houston)*	17%	31%	52%
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)			service area as required by ne Texas Health & Safety Code.
FIRSTCARE (Waco)	10% 2	25%	65%
HMO Blue Texas (Houston)	18%	31%	51%
Humana Health Plan of Houston (Houston)	18%	22%	60%
PacifiCare of Texas (Dallas/Austin)	12%	31%	58%
PacifiCare of Texas (San Antonio/Houston)	16%	32%	52%
Scott and White Health Plan (Central Texas)	18%	30%	53%
UNICARE Health Plans (Southeast Texas)	20%	31%	49%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*	16%	30%	53%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Handling of claims quickly and correctly

Survey (CAHPSTM 4.0H) Results

Percentage who said their plan sometimes or never handled claims quickly and correctly Percentage who said their plan
Usually handled
claims quickly and correctly

Percentage who said their plan **Always** handled

claims quickly and correctly

The bar graphs show answers to survey questions that asked people how often their health plan:

- · Handled claims quickly.
- · Handled claims correctly.

STATE AVERAGE	13% 33%	54%
Aetna U.S. Healthcare (Houston)*		num 100 responses needed eportable result.
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)		rvice area as required by Texas Health & Safety Code.
FIRSTCARE (Waco)	11% 34%	55%
HMO Blue Texas (Houston)	15% 35%	50%
Humana Health Plan of Houston (Houston)		num 100 responses needed eportable result.
PacifiCare of Texas (Dallas/Austin)	13% 34%	53%
PacifiCare of Texas (San Antonio/Houston)	21% 30%	49%
Scott and White Health Plan (Central Texas)	8% 29%	64%
UNICARE Health Plans (Southeast Texas)		num 100 responses needed eportable result.
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*	12% 36%	53%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Health plan customer service

Survey (CAHPSTM 4.0H) Results

Percentage who said customer service was **sometimes or never** efficient and helpful Percentage who said customer service was **usually** efficient and helpful

Percentage who said customer service was **always** efficient and helpful

The bar graphs show answers to survey questions that asked people how often:

- They got the information or help they needed from their health plan's customer service.
- Their health plan's customer service staff treated them with courtesy and respect.

STATE AVERAGE	18%	25%	57%
Aetna U.S. Healthcare (Houston)*	13%	21%	66%
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	Cha		t by service area as required by of the Texas Health & Safety Code.
FIRSTCARE (Waco)	15%	24%	61%
HMO Blue Texas (Houston)	D		ne minimum 100 responses needed tain a reportable result.
Humana Health Plan of Houston (Houston)	Did not achieve the minimum 100 responses needed to obtain a reportable result.		
PacifiCare of Texas (Dallas/Austin)	22%	33	45%
PacifiCare of Texas (San Antonio/Houston)	25%	219	54%
Scott and White Health Plan (Central Texas)	Did not achieve the minimum 100 responses needed to obtain a reportable result.		
UNICARE Health Plans (Southeast Texas)	D		ne minimum 100 responses needed ain a reportable result.
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*	D		ne minimum 100 responses needed ain a reportable result.

^{*} Includes HMO & POS products. (See page 5 for explanation.)

How well doctors communicate

Survey (CAHPSTM 4.0H) Results

Percentage who said their doctors sometimes or never communicated well

Percentage who said their doctors usually communicated well Percentage who said their doctors always communicated well

The bar graphs show answers to survey questions that asked people how often their personal doctor:

- Explained things in a way that was easy for them to understand.
- Listened carefully to them.
- · Showed respect for what they had to say.

STATE AVERAGE	8% 22% 70%
Aetna U.S. Healthcare (Houston)*	* 7% 24% 69%
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.
FIRSTCARE (Waco)	77%
HMO Blue Texas (Houston)	10% 24% 66%
Humana Health Plan of Houston (Houston)	9% 22% 69%
PacifiCare of Texas (Dallas/Austin)	6% 22% 71%
PacifiCare of Texas (San Antonio/Houston)	9% 25% 66%
Scott and White Health Plan (Central Texas)	5% 21% 74 %
UNICARE Health Plans (Southeast Texas)	9% 27% 64%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*	* 6% 23% 71%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

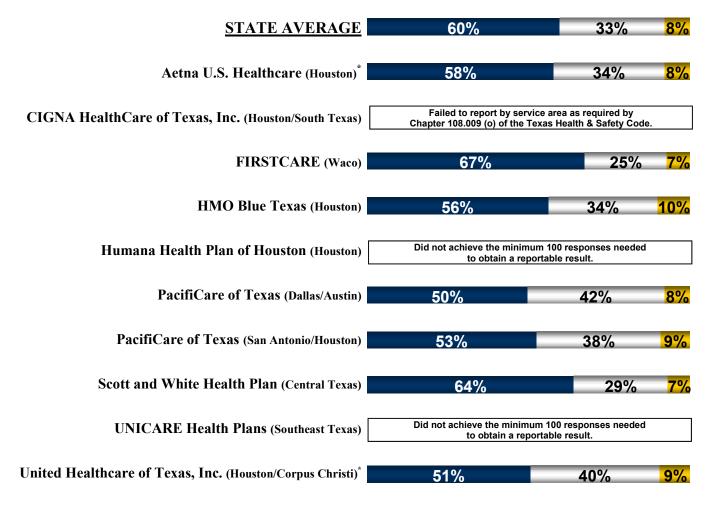
Shared Decision Making

Survey (CAHPSTM 4.0H) Results

Percentage who said there was somewhat no or definitely no shared decision making Percentage who said there was somewhat yes shared decision making Percentage who said there was definitely yes shared decision making

The bar graphs show answers to survey questions that asked people if their personal doctor:

- Talked with them about the pros and cons of each choice for their treatment or health care.
- · Asked which choice was best for them when there was more than one choice for treatment.



^{*} Includes HMO & POS products. (See page 5 for explanation.)

Plan Information on Costs

Survey (CAHPSTM 4.0H) Results

Percentage who said they sometimes or never were able to find out cost info Percentage who said they

Usually
were able to find out cost info

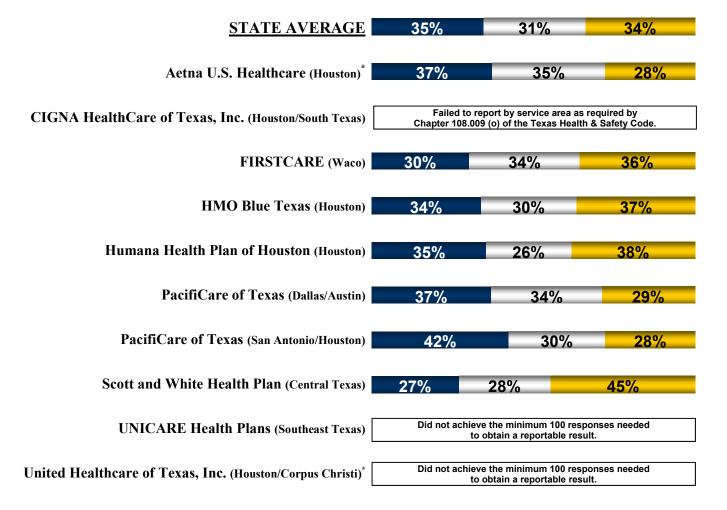
Percentage who said they

Always

were able to find out cost info

The bar graphs show answers to survey questions that asked people how often they were able to find out from their plan:

- How much would have to be paid for a health care service or equipment.
- How much would have to be paid for specific prescription medicines.



Încludes HMO & POS products. (See page 5 for explanation.)

Response rate for all plans in the survey

Response rate = (completed surveys / [total sample – ineligible])

State Average = 30%

I A atma II C I I a altha a ma (Auratin)	200/
Aetna U.S. Healthcare (Austin)	26%
Aetna U.S. Healthcare (Dallas/Fort Worth)	28%
Aetna U.S. Healthcare (El Paso)	27%
Aetna U.S. Healthcare (Houston)	26%
Aetna U.S. Healthcare (San Antonio/Corpus Christi)	27%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	FTR
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	FTR
Community First Health Plans (San Antonio)	32%
FIRSTCARE (Abilene)	44%
FIRSTCARE (Amarillo)	43%
FIRSTCARE (Lubbock)	39%
FIRSTCARE (Waco)	44%
HMO Blue Texas (Austin)	31%
HMO Blue Texas (Dallas/Fort Worth)	32%
HMO Blue Texas (East/West/South Texas)	38%
HMO Blue Texas (Houston)	33%
Humana Health Plan of Texas (Austin)	19%
Humana Health Plan of Texas (Houston)	16%
Humana Health Plan of Texas (San Antonio/Corpus Christi)	26%
Mercy Health Plans (Laredo)	26%
PacifiCare of Texas (Dallas/Austin)	29%
PacifiCare of Texas (San Antonio/Houston)	31%
Scott and White Health Plan (Central Texas)	39%
UNICARE Health Plans (Southeast Texas)	27%
United Healthcare of Texas, Inc. (Austin/San Antonio)	23%
United Healthcare of Texas, Inc. (Dallas)	22%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)	23%
Valley Baptist Health Plan (Harlingen)	32%

FTR = Failed to report by service area as required by Chapter 108.009 (o) of Texas Health and Safety Code.

Survey (CAHPSTM 4.0H) Results for

North Texas Plans

The counties included in the North Texas area are:

Collin	Fannin	Navarro	Wise	
Cooke	Grayson	Palo Pinto		
Dallas	Hood	Parker		
Denton	Hunt	Rockwall		
Erath	Johnson	Somervell		
Ellis	Kaufman	Tarrant		



While analysis of the consumer survey was performed for all commercial health maintenance organizations (HMOs) in Texas, only the results for the plans that provide services in the North Texas area are featured in this section of the report.

Not all HMOs provide services in each county listed here. HMOs whose service area is mainly in another region of the state are included in this section if their service area extends into at least one county in the North Texas region. The city/area shown after the name of each HMO indicates its main area of service. Contact plans directly for details on the areas they serve.

If your HMO is not included in the following section, it may be exempt from participating in the survey due to its low enrollment or its short time of participation in the Texas commercial HMO market during 2008.

How people rated their health plan

Survey (CAHPSTM 4.0H) Results

Percentage who rated their plan **6 or lower**

Percentage who rated their plan **7 or 8**

Percentage who rated their plan 9 or 10

The bar graphs show answers to a survey question that asked people to rate their health plan on a scale from:

0 = "worst health plan possible" to **10** = "best health plan possible"

STATE AVERAGE	22%	40%	38%
Aetna U.S. Healthcare (Dallas/Fort Worth)*	21%	42%	37%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)		railed to report by service area ter 108.009 (o) of the Texas He	
	Спар	ter 100.009 (0) of the Texas He	aitii & Salety Code.
FIRSTCARE (Waco)	19%	41%	40%
HMO Blue Texas (Dallas/Fort Worth)	19%	39%	42%
HMO Blue Texas (East/West/South Texas)	15%	35%	50%
Time Blue Texas (Base West South Texas)	1070	0070	50 70
PacifiCare of Texas (Dallas/Austin)	22%	39%	39%
1 actilicate of Texas (Banas/Austin)	ZZ /0	39 /0	39 /0
Scott and White Health Plan (Central Texas)	17%	35%	48%
Scott and winte Health Hall (Central Texas)	1 / /0	JJ /0	70 /0
United Healthcome of Towas Inc. (D.II)	2.40/	469/	200/
United Healthcare of Texas, Inc. (Dallas)*	24%	46%	30%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Survey (CAHPS™ 4.0H) Results - North Texas

How people rated their health care

Survey (CAHPSTM 4.0H) Results

Percentage who rated their care **6 or lower**

Percentage who rated their care **7 or 8**

Percentage who rated their care 9 or 10

The bar graphs show answers to a survey question that asked people to rate their health care on a scale from:

0 = "worst health care possible" to **10** = "best health care possible"

STATE AVERAGE	14%	38%	48%
Aetna U.S. Healthcare (Dallas/Fort Worth)*		41%	49%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)		Failed to report by servic Chapter 108.009 (o) of the Tex	
FIRSTCARE (Waco)	11%	37%	52%
HMO Blue Texas (Dallas/Fort Worth)	12%	41%	47%
HMO Blue Texas (East/West/South Texas)		30%	55%
PacifiCare of Texas (Dallas/Austin)		38%	47%
Scott and White Health Plan (Central Texas) United Healthcare of Texas, Inc. (Dallas)*		31% 46%	57% 47%
, , ,	9 /0	T Ø / 0	-11 /0

^{*} Includes HMO & POS products. (See page 5 for explanation.)

How people rated their personal doctor

Survey (CAHPSTM 4.0H) Results

Percentage who rated their personal doctor **6 or lower**

Percentage who rated their personal doctor **7 or 8**

Percentage who rated their personal doctor **9 or 10**

The bar graphs show answers to a survey question that asked people to **rate their personal doctor** on a scale from:

0 = "worst personal doctor possible" to **10** = "best personal doctor possible"

STATE AVERAGE	10%	27%	63%
Aetna U.S. Healthcare (Dallas/Fort Worth)*	6%	29%	65%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)			rt by service area as required by o) of the Texas Health & Safety Code.
FIRSTCARE (Waco)	7%	24%	68%
HMO Blue Texas (Dallas/Fort Worth)	12%	31%	57%
HMO Blue Texas (East/West/South Texas)	13%	23%	64%
PacifiCare of Texas (Dallas/Austin)	11%	23%	66%
Scott and White Health Plan (Central Texas)	10%	20%	69%
United Healthcare of Texas, Inc. (Dallas)*	5%	31%	64%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

How people rated their specialist

Survey (CAHPSTM 4.0H) Results

Percentage who rated their specialist 6 or lower

Percentage who rated their specialist 7 or 8

Percentage who rated their specialist 9 or 10

The bar graphs show answers to a survey question that asked people to rate their specialist on a scale from:

0 = "worst specialist possible" to **10** = "best specialist possible"

STATE AVERAGE	11%	26%	63%
Aetna U.S. Healthcare (Dallas/Fort Worth)*	10%	27%	63%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)			ort by service area as required by b) of the Texas Health & Safety Code.
FIRSTCARE (Waco)	10%	24%	65%
HMO Blue Texas (Dallas/FortWorth)	17%	25%	58%
HMO Blue Texas (East/West/South Texas)	10%	22%	68%
PacifiCare of Texas (Dallas/Austin)	9%	31%	60%
Scott and White Health Plan (Central Texas)	9%	21%	70%
United Healthcare of Texas, Inc. (Dallas)*	10%	27%	63%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Getting needed care

Survey (CAHPSTM 4.0H) Results

Percentage who said they sometimes or never received care that was needed

Percentage who said they usually received care that was needed

Percentage who said they
always
received care that was needed

The bar graphs show answers to survey questions that asked people how often it was easy for them to:

- Get appointments with specialists.
- Get care, tests or treatment they needed through their health plan.

STATE AVERAGE	15%	31%	54%
Aetna U.S. Healthcare (Dallas/Fort Worth)*	13%	34%	53%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	CI		ervice area as required by ne Texas Health & Safety Code.
FIRSTCARE (Waco)	11%	29%	59%
HMO Blue Texas (Dallas/Fort Worth)	15%	29%	56%
HMO Blue Texas (East/West/South Texas)	21%	30%	49%
PacifiCare of Texas (Dallas/Austin)	14%	30%	57%
Scott and White Health Plan (Central Texas)	16%	28%	56%
United Healthcare of Texas, Inc. (Dallas)*	10%	30%	61%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Getting care quickly

Survey (CAHPSTM 4.0H) Results

Percentage who said they sometimes or never got care quickly

Percentage who said they usually got care quickly

Percentage who said they always got care quickly

The bar graphs show answers to survey questions that asked people how often they:

- Got care as soon as they thought they needed when they needed care right away.
- Got an appointment as soon as they thought they needed when they did not need care right away.

STATE AVERAGE	16%	28%	56%
Aetna U.S. Healthcare (Dallas/Fort Worth)*	15%	27%	58%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	С		service area as required by the Texas Health & Safety Code.
FIRSTCARE (Waco)	10%	25%	65%
HMO Blue Texas (Dallas/Fort Worth)	11%	26%	64%
HMO Blue Texas (East/West/South Texas)	16%	27%	57%
PacifiCare of Texas (Dallas/Austin)	12%	31%	58%
Scott and White Health Plan (Central Texas)	18%	30%	53%
United Healthcare of Texas, Inc. (Dallas)*	14%	29%	57%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Handling of claims quickly and correctly

Survey (CAHPSTM 4.0H) Results

Percentage who said their plan sometimes or never handled claims quickly and correctly Percentage who said their plan

Usually handled
claims quickly and correctly

Percentage who said their plan **Always** handled

claims quickly and correctly

The bar graphs show answers to survey questions that asked people how often their health plan:

- · Handled claims quickly.
- · Handled claims correctly.

STATE AVERAGE	13%	33%	54%
Aetna U.S. Healthcare (Dallas/Fort Worth)*	12%	43%	45%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)			ervice area as required by e Texas Health & Safety Code.
FIRSTCARE (Waco)	11%	34%	55%
HMO Blue Texas (Dallas/Fort Worth)	6%	26%	68%
HMO Blue Texas (East/West/South Texas)	11%	34%	55%
PacifiCare of Texas (Dallas/Austin)	13%	34%	53%
Scott and White Health Plan (Central Texas)	8%	29%	64%
United Healthcare of Texas, Inc. (Dallas)*	14%	44%	42%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Survey (CAHPS™ 4.0H) Results - North Texas

Health plan customer service

Survey (CAHPSTM 4.0H) Results

Percentage who said customer service was **sometimes or never** efficient and helpful Percentage who said customer service was **usually** efficient and helpful Percentage who said customer service was **always** efficient and helpful

The bar graphs show answers to survey questions that asked people how often:

- They got the information or help they needed from their health plan's customer service.
- Their health plan's customer service staff treated them with courtesy and respect.

STATE AVERAGE	18%	25%	57%		
Aetna U.S. Healthcare (Dallas/Fort Worth)*	14%	24%	62%		
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	Ch		by service area as required by of the Texas Health & Safety Code.		
FIRSTCARE (Waco)	15%	24%	61%		
HMO Blue Texas (Dallas/Fort Worth)	Did not achieve the minimum 100 responses needed to obtain a reportable result.				
HMO Blue Texas (East/West/South Texas)	15%	28%	57%		
PacifiCare of Texas (Dallas/Austin)	22%	33%	45%		
Scott and White Health Plan (Central Texas)	С	Did not achieve the minimum 100 responses needed to obtain a reportable result.			
United Healthcare of Texas, Inc. (Dallas)*	Did not achieve the minimum 100 responses needed to obtain a reportable result.				

^{*} Includes HMO & POS products. (See page 5 for explanation.)

How well doctors communicate

Survey (CAHPSTM 4.0H) Results

Percentage who said their doctors sometimes or never communicated well

Percentage who said their doctors usually communicated well Percentage who said their doctors always communicated well

The bar graphs show answers to survey questions that asked people how often their personal doctor:

- Explained things in a way that was easy for them to understand.
- Listened carefully to them.
- Showed respect for what they had to say.
- Spent enough time with them.

STATE AVERAGE	8%	22%	70%
Aetna U.S. Healthcare (Dallas/Fort Worth)*	4%	21%	75%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)			to report by service area as required by 18.009 (o) of the Texas Health & Safety Code.
FIRSTCARE (Waco)	6%	17%	77%
HMO Blue Texas (Dallas/Fort Worth)	9%	21%	69%
HMO Blue Texas (East/West/South Texas)	9%	23%	69%
PacifiCare of Texas (Dallas/Austin)	6%	22%	71%
Scott and White Health Plan (Central Texas)	5%	21%	74%
United Healthcare of Texas, Inc. (Dallas)*	4 %	24%	72%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

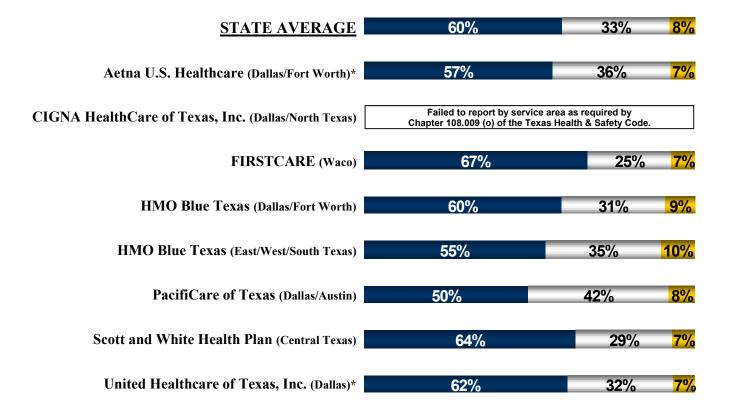
Shared Decision Making

Survey (CAHPSTM 4.0H) Results

Percentage who said there was somewhat no or definitely no shared decision making Percentage who said there was somewhat yes shared decision making Percentage who said there was definitely yes shared decision making

The bar graphs show answers to survey questions that asked people if their personal doctor:

- Talked with them about the pros and cons of each choice for their treatment or health care.
- Asked which choice was best for them when there was more than one choice for treatment.



^{*} Includes HMO & POS products. (See page 5 for explanation.)

Plan Information on Costs

Survey (CAHPSTM 4.0H) Results

Percentage who said they sometimes or never were able to find out cost info Percentage who said they

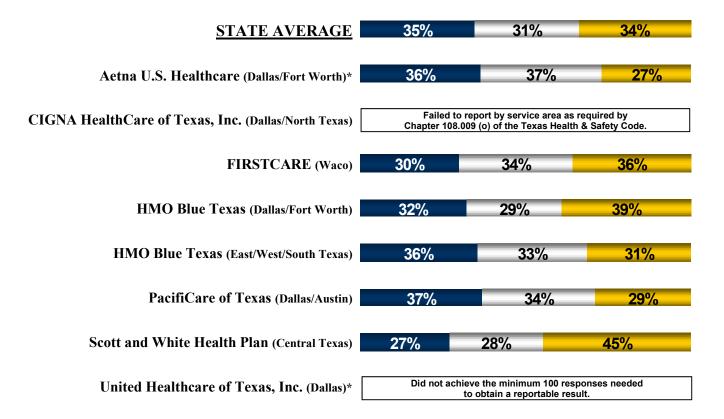
Usually

were able to find out cost info

Percentage who said they **Always**were able to find out cost info

The bar graphs show answers to survey questions that asked people how often they were able to find out from their plan:

- How much would have to be paid for a health care service or equipment.
- How much would have to be paid for specific prescription medicines.



^{*} Includes HMO & POS products. (See page 5 for explanation.)

Response rate for all plans in the survey

Response rate = (completed surveys / [total sample – ineligible])

State Average = 30%

Aetna U.S. Healthcare (Austin)	26%
Aetna U.S. Healthcare (Dallas/Fort Worth)	28%
Aetna U.S. Healthcare (El Paso)	27%
Aetna U.S. Healthcare (Houston)	26%
Aetna U.S. Healthcare (San Antonio/Corpus Christi)	27%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	FTR
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	FTR
Community First Health Plans (San Antonio)	32%
FIRSTCARE (Abilene)	44%
FIRSTCARE (Amarillo)	43%
FIRSTCARE (Lubbock)	39%
FIRSTCARE (Waco)	44%
HMO Blue Texas (Austin)	31%
HMO Blue Texas (Dallas/Fort Worth)	32%
HMO Blue Texas (East/West/South Texas)	38%
HMO Blue Texas (Houston)	33%
Humana Health Plan of Texas (Austin)	19%
Humana Health Plan of Texas (Houston)	16%
Humana Health Plan of Texas (San Antonio/Corpus Christi)	26%
Mercy Health Plans (Laredo)	26%
PacifiCare of Texas (Dallas/Austin)	29%
PacifiCare of Texas (San Antonio/Houston)	31%
Scott and White Health Plan (Central Texas)	39%
UNICARE Health Plans (Southeast Texas)	27%
United Healthcare of Texas, Inc. (Austin/San Antonio)	23%
United Healthcare of Texas, Inc. (Dallas)	22%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)	23%
Valley Baptist Health Plan (Harlingen)	32%

FTR = Failed to report by service area as required by Chapter 108.009 (o) of Texas Health and Safety Code.

Survey (CAHPSTM 4.0H) Results for

Panhandle/Plains Texas Plans

The counties included in the Panhandle/Plains Texas area are:

Andrews Briscoe Archer Brown Armstrong Callahan Carson **Bailey Baylor** Castro **Borden Childress**

Cochran Coke Coleman Collingsworth Comanche Concho Clay Cottle

Crane Crockett Crosby **Dallam Dawson Deaf Smith Dickens**

Donley Eastland Ector Fisher Floyd **Foard Gaines**

Jones Kent **Kimble** King Garza **Knox Glasscock** Lamb Gray Lipscomb Hale Loving Hall Lubbock Hansford Lynn Hardeman Martin Hartley Mason

Hutchinson

McCulloch

Menard

Midland

Mitchell

Irion

Jack

Montague **Moore** Motley Nolan **Ochiltree Oldham Parmer Pecos Potter** Randall Reagan **Reeves Roberts**

Runnels

Scurry

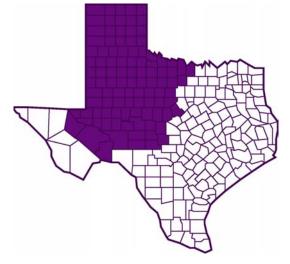
Schleicher

Shackelford

Sherman

Stephens

Sterling **Stonewall** Sutton **Swisher Taylor Terrell Terry Throckmorton Tom Green** Upton Ward Wheeler **Wichita** Wilbarger Winkler **Yoakum** Young



While analysis of the consumer survey was performed for all commercial health maintenance organizations (HMOs) in Texas, only the results for the plans that provide services in the Panhandle/Plains Texas area are featured in this section of the report.

Haskell

Hemphill

Hockley

Howard

Not all HMOs provide services in each county listed here. HMOs whose service area is mainly in another region of the state are included in this section if their service area extends into at least one county in the Panhandle/Plains Texas region. The city/area shown after the name of each HMO indicates its main area of service. Contact plans directly for details on the areas they serve.

If your HMO is not included in the following section, it may be exempt from participating in the survey due to its low enrollment or its short time of participation in the Texas commercial HMO market during 2008.

How people rated their health plan

Survey (CAHPSTM 4.0H) Results

Percentage who rated their plan **6 or lower**

Percentage who rated their plan **7 or 8**

Percentage who rated their plan 9 or 10

The bar graphs show answers to a survey question that asked people to rate their health plan on a scale from:

0 = "worst health plan possible" to **10** = "best health plan possible"

STATE AVERAGE	22%	40%	38%		
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)		ailed to report by service are er 108.009 (o) of the Texas H			
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.				
FIRSTCARE (Abilene)	20%	41%	40%		
FIRSTCARE (Amarillo)	24%	42%	34%		
FIRSTCARE (Lubbock)	26%	39%	36%		
HMO Blue Texas (Dallas/Fort Worth)	19%	39%	42%		
HMO Blue Texas (East/West/South Texas)	15%	35%	50%		
Pacificare of Texas (Dallas/Austin)	22%	39%	39%		
Scott and White Health Plan (Central Texas)	17%	35%	48%		

Survey (CAHPS™ 4.0H) Results - Panhandle/Plains Texas

How people rated their health care

Survey (CAHPSTM 4.0H) Results

Percentage who rated their care **6 or lower**

Percentage who rated their care **7 or 8**

Percentage who rated their care **9 or 10**

The bar graphs show answers to a survey question that asked people to rate their health care on a scale from:

0 = "worst health care possible" to **10** = "best health care possible"

STATE AVERAGE	14%	38%	48%	
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	Cha		rvice area as required by Texas Health & Safety Code.	
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.			
FIRSTCARE (Abilene)	13%	35%	53%	
FIRSTCARE (Amarillo)	14%	39%	48%	
FIRSTCARE (Lubbock)	13%	35%	51%	
HMO Blue Texas (Dallas/Fort Worth)	12%	41%	47%	
HMO Blue Texas (East/West/South Texas)	14%	30%	55%	
Pacificare of Texas (Dallas/Austin)	15%	38%	47%	
Scott and White Health Plan (Central Texas)	12%	31%	57%	

How people rated their personal doctor

Survey (CAHPSTM 4.0H) Results

Percentage who rated their personal doctor **6 or lower**

Percentage who rated their personal doctor **7 or 8**

Percentage who rated their personal doctor **9 or 10**

The bar graphs show answers to a survey question that asked people to **rate their personal doctor** on a scale from:

0 = "worst personal doctor possible" to **10** = "best personal doctor possible"

STATE AVERAGE	10%	27%	63%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)			rt by service area as required by o) of the Texas Health & Safety Code.
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)			rt by service area as required by o) of the Texas Health & Safety Code.
FIRSTCARE (Abilene)	10%	29%	61%
FIRSTCARE (Amarillo)	10%	28%	62%
FIRSTCARE (Lubbock)	8%	24%	69%
HMO Blue Texas (Dallas/Fort Worth)	12%	31%	57%
HMO Blue Texas (East/West/South Texas)	13%	23%	64%
Pacificare of Texas (Dallas/Austin)	11%	23%	66%
Scott and White Health Plan (Central Texas)	10%	20%	69%

Survey (CAHPS™ 4.0H) Results - Panhandle/Plains Texas

How people rated their specialist

Survey (CAHPSTM 4.0H) Results

Percentage who rated their specialist 6 or lower

Percentage who rated their specialist 7 or 8

Percentage who rated their specialist 9 or 10

The bar graphs show answers to a survey question that asked people to rate their specialist on a scale from:

0 = "worst specialist possible" to **10** = "best specialist possible"

STATE AVERAGE	11% 26%	63%	
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	Failed to repo	ort by service area as required by o) of the Texas Health & Safety Code.	
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.		
FIRSTCARE (Abilene)	6% 29%	65%	
FIRSTCARE (Amarillo)	12% 27%	62%	
FIRSTCARE (Lubbock)	11% 26%	64%	
HMO Blue Texas (Dallas/Fort Worth)	17% 25%	58%	
HMO Blue Texas (East/West/South Texas)	10% 22%	68%	
Pacificare of Texas (Dallas/Austin)	9 % 31%	60%	
Scott and White Health Plan (Central Texas)	9% 21%	70%	

Getting needed care

Survey (CAHPSTM 4.0H) Results

Percentage who said they sometimes or never received care that was needed

Percentage who said they
usually
received care that was needed

Percentage who said they always received care that was needed

The bar graphs show answers to survey questions that asked people how often it was easy for them to:

- Get appointments with specialists.
- Get care, tests or treatment they needed through their health plan.

STATE AVERAGE	15%	31%	54%	
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.			
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.			
FIRSTCARE (Abilene)	12%	31%	57%	
FIRSTCARE (Amarillo)	12%	30%	58%	
FIRSTCARE (Lubbock)	14%	33%	53%	
HMO Blue Texas (Dallas/Fort Worth)	15%	29%	56%	
HMO Blue Texas (East/West/South Texas)	21%	30%	49%	
Pacificare of Texas (Dallas/Austin)	14%	30%	57%	
Scott and White Health Plan (Central Texas)	16%	28%	56%	

Survey (CAHPS™ 4.0H) Results - Panhandle/Plains Texas

Getting care quickly

Survey (CAHPSTM 4.0H) Results

Percentage who said they sometimes or never got care quickly

Percentage who said they usually got care quickly

Percentage who said they always got care quickly

The bar graphs show answers to survey questions that asked people how often they:

- Got care as soon as they thought they needed when they needed care right away.
- Got an appointment as soon as they thought they needed when they did not need care right away.

STATE AVERAGE	16%	28%	56%	
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.			
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.			
FIRSTCARE (Abilene)	9% 24	%	68%	
FIRSTCARE (Amarillo)	12%	31%	56%	
FIRSTCARE (Lubbock)	11%	29%	60%	
HMO Blue Texas (Dallas/Fort Worth)	11% 2	6%	64%	
HMO Blue Texas (East/West/South Texas)	16%	27%	57%	
Pacificare of Texas (Dallas/Austin)	12%	31%	58%	
Scott and White Health Plan (Central Texas)	18%	30%	53%	

Handling of claims quickly and correctly

Survey (CAHPSTM 4.0H) Results

Percentage who said their plan sometimes or never handled claims quickly and correctly Percentage who said their plan
Usually handled
claims quickly and correctly

Percentage who said their plan **Always** handled

claims quickly and correctly

The bar graphs show answers to survey questions that asked people how often their health plan:

- Handled claims quickly.
- · Handled claims correctly.

STATE AVERAGE	13%	33%	54%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)			ervice area as required by e Texas Health & Safety Code.
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)			ervice area as required by e Texas Health & Safety Code.
FIRSTCARE (Abilene)	8%	24%	68%
FIRSTCARE (Amarillo)	11%	33%	56%
FIRSTCARE (Lubbock)	12%	31%	56%
HMO Blue Texas (Dallas/Fort Worth)	6%	26%	68%
HMO Blue Texas (East/West/South Texas)	11%	34%	55%
Pacificare of Texas (Dallas/Austin)	13%	34%	53%
Scott and White Health Plan (Central Texas)	8%	29%	64%

Survey (CAHPS™ 4.0H) Results - PanhandlelPlains Texas

Health plan customer service

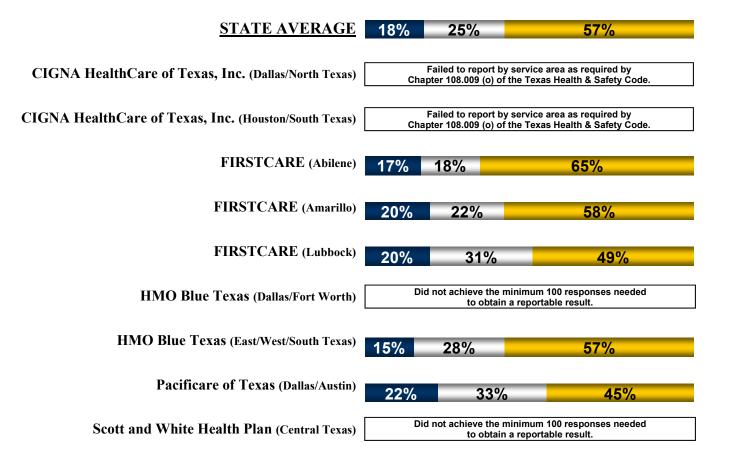
Survey (CAHPSTM 4.0H) Results

Percentage who said customer service was **sometimes or never** efficient and helpful

Percentage who said customer service was **usually** efficient and helpful Percentage who said customer service was **always** efficient and helpful

The bar graphs show answers to survey questions that asked people how often:

- They got the information or help they needed from their health plan's customer service.
- Their health plan's customer service staff treated them with courtesy and respect.



How well doctors communicate

Survey (CAHPSTM 4.0H) Results

Percentage who said their doctors sometimes or never communicated well Percentage who said their doctors usually communicated well Percentage who said their doctors always communicated well

The bar graphs show answers to survey questions that asked people how often their personal doctor:

- Explained things in a way that was easy for them to understand.
- Listened carefully to them.
- · Showed respect for what they had to say.
- Spent enough time with them.

STATE AVERAGE	8%	22%	70%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)			to report by service area as required by 3.009 (o) of the Texas Health & Safety Code.
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)			to report by service area as required by 8.009 (o) of the Texas Health & Safety Code.
FIRSTCARE (Abilene)	7%	21%	72%
FIRSTCARE (Amarillo)	10%	18%	71%
FIRSTCARE (Lubbock)	6% 1	18%	76%
HMO Blue Texas (Dallas/Fort Worth)	9%	21%	69%
HMO Blue Texas (East/West/South Texas)	9%	23%	69%
Pacificare of Texas (Dallas/Austin)	6%	22%	71%
Scott and White Health Plan (Central Texas)	5%	21%	74%

Survey (CAHPS™ 4.0H) Results - Panhandle/Plains Texas

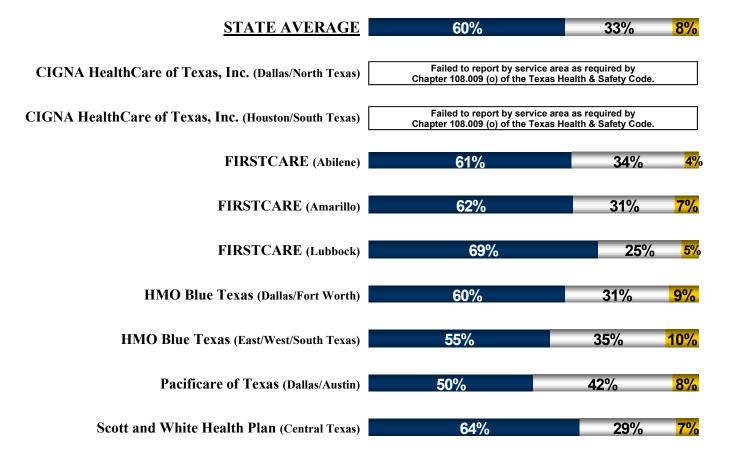
Shared Decision Making

Survey (CAHPSTM 4.0H) Results

Percentage who said there was somewhat no or definitely no shared decision making Percentage who said there was somewhat yes shared decision making Percentage who said there was definitely yes shared decision making

The bar graphs show answers to survey questions that asked people if their personal doctor:

- Talked with them about the pros and cons of each choice for their treatment or health care.
- Asked which choice was best for them when there was more than one choice for treatment.



Plan Information on Costs

Survey (CAHPSTM 4.0H) Results

Percentage who said they sometimes or never were able to find out cost info Percentage who said they

Usually

were able to find out cost info

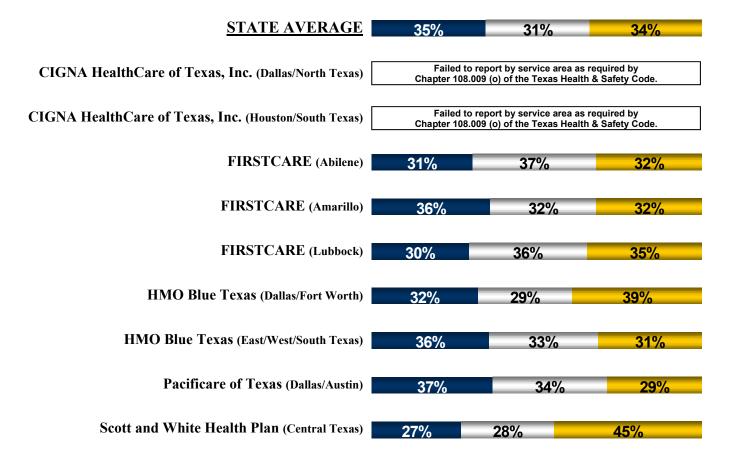
Percentage who said they

Always

were able to find out cost info

The bar graphs show answers to survey questions that asked people how often they were able to find out from their plan:

- How much would have to be paid for a health care service or equipment.
- How much would have to be paid for specific prescription medicines.



Response rate for all plans in the survey

Response rate = (completed surveys / [total sample – ineligible])

State Average = 30%

Aetna U.S. Healthcare (Austin)	26%
Aetna U.S. Healthcare (Dallas/Fort Worth)	28%
Aetna U.S. Healthcare (El Paso)	27%
Aetna U.S. Healthcare (Houston)	26%
Aetna U.S. Healthcare (San Antonio/Corpus Christi)	27%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	FTR
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	FTR
Community First Health Plans (San Antonio)	32%
FIRSTCARE (Abilene)	44%
FIRSTCARE (Amarillo)	43%
FIRSTCARE (Lubbock)	39%
FIRSTCARE (Waco)	44%
HMO Blue Texas (Austin)	31%
HMO Blue Texas (Dallas/Fort Worth)	32%
HMO Blue Texas (East/West/South Texas)	38%
HMO Blue Texas (Houston)	33%
Humana Health Plan of Texas (Austin)	19%
Humana Health Plan of Texas (Houston)	16%
Humana Health Plan of Texas (San Antonio/Corpus Christi)	26%
Mercy Health Plans (Laredo)	26%
PacifiCare of Texas (Dallas/Austin)	29%
PacifiCare of Texas (San Antonio/Houston)	31%
Scott and White Health Plan (Central Texas)	39%
	070/
UNICARE Health Plans (Southeast Texas)	27%
UNICARE Health Plans (Southeast Texas) United Healthcare of Texas, Inc. (Austin/San Antonio)	27%
United Healthcare of Texas, Inc. (Austin/San Antonio)	23%
United Healthcare of Texas, Inc. (Austin/San Antonio) United Healthcare of Texas, Inc. (Dallas)	23%

FTR = Failed to report by service area as required by Chapter 108.009 (o) of Texas Health and Safety Code.

Survey (CAHPSTM 4.0H) Results for

South Texas Plans

The counties included in the South Texas area are:

Aransas	Cameron	Gillespie	Jim Wells	La Salle	Real	Webb
Atascosa	Comal	Goliad	Karnes	Lavaca	Refugio	Willacy
Bandera	De Witt	Gonzales	Kendall	Live Oak	San Patricio	Wilson
Bee	Dimmitt	Guadalupe	Kenedy	Maverick	Starr	Zapata
Bexar	Duval	Hidalgo	Kerr	McMullen	Uvalde	Zavala
Brooks	Edwards	Jackson	Kinney	Medina	Val Verde	
Calhoun	Frio	Jim Hogg	Kleberg	Nueces	Victoria	



While analysis of the consumer survey was performed for all commercial health maintenance organizations (HMOs) in Texas, only the results for the plans that provide services in the South Texas area are featured in this section of the report.

Not all HMOs provide services in each county listed here. HMOs whose service area is mainly in another region of the state are included in this section if their service area extends into at least one county in the South Texas region. The city/area shown after the name of each HMO indicates its main area of service. Contact plans directly for details on the areas they serve.

If your HMO is not included in the following section, it may be exempt from participating in the survey due to its low enrollment or its short time of participation in the Texas commercial HMO market during 2008.

How people rated their health plan

Survey (CAHPSTM 4.0H) Results

Percentage who rated their plan **6 or lower**

Percentage who rated their plan **7 or 8**

Percentage who rated their plan 9 or 10

The bar graphs show answers to a survey question that asked people to rate their health plan on a scale from:

0 = "worst health plan possible" to **10** = "best health plan possible"

STATE AVERAGE	22%	40%	38%
Aetna U.S. Healthcare (San Antonio/Corpus Christi)*	17%	44%	38%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)		ailed to report by service area a ter 108.009 (o) of theTexas Heal	
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)		ailed to report by service area a ter 108.009 (o) of theTexas Heal	
Community First Health Plans (San Antonio)*	25%	31%	44%
HMO Blue Texas (East/West/South Texas)	15%	35%	50%
Humana Health Plan of Texas (San Antonio/Corpus Christi)	21%	38%	42%
Marra Harld Blanca	040/	200/	470/
Mercy Health Plans (Laredo)	21%	33%	47%
PacifiCare of Texas, Inc. (San Antonio/Houston)	24%	36%	40%
Tacificate of Texas, fire. (San Antonio/Houston)	24%	30%	40%
UNICARE Health Plans (Southeast Texas)	26%	43%	31%
Office Health Flans (Southeast Texas)	20 /0	43 /6	31/0
United Healthcare of Texas, Inc. (Austin/San Antonio)*	25%	49%	26%
Chicago Francisco de Texas, The (Passing and Passing)	2070	10 /0	2070
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*	25%	42%	33%
			33,0
Valley Baptist Health Plan (Harlingen)	20%	43%	38%
V 1 (8 / 1			

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Survey (CAHPS™ 4.0H) Results - South Texas

How people rated their health care

Survey (CAHPSTM 4.0H) Results

Percentage who rated their care 6 or lower

Percentage who rated their care **7 or 8**

Percentage who rated their care **9 or 10**

The bar graphs show answers to a survey question that asked people to rate their health care on a scale from:

0 = "worst health care possible" to **10** = "best health care possible"

STATE AVERAGE	14%	38%	48%	
Aetna U.S. Healthcare (San Antonio/Corpus Christi)*	15%	42%	43%	
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	F	ailed to report by servic	e area as required by	
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	Chapter 108.009 (o) of theTexas Health & Safety Code Failed to report by service area as required by			
Community First Health Plans (San Antonio)*		33%	kas Health & Safety Code.	
HMO Blue Texas (East/West/South Texas)		30%	55%	
Humana Health Plan of Texas (San Antonio/Corpus Christi)		39%	48%	
Mercy Health Plans (Laredo)				
•		30%	55%	
PacifiCare of Texas, Inc. (San Antonio/Houston)		34%	50%	
UNICARE Health Plans (Southeast Texas)		35%	47%	
United Healthcare of Texas, Inc. (Austin/San Antonio)*		40%	47%	
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*		46%	44%	
Valley Baptist Health Plan (Harlingen)	16%	36%	49%	

^{*} Includes HMO & POS products. (See page 5 for explanation.)

How people rated their personal doctor

Survey (CAHPSTM 4.0H) Results

Percentage who rated their personal doctor **6 or lower**

Percentage who rated their personal doctor **7 or 8**

Percentage who rated their personal doctor **9 or 10**

The bar graphs show answers to a survey question that asked people to **rate their personal doctor** on a scale from:

0 = "worst personal doctor possible" to **10** = "best personal doctor possible"

STATE AVERAGE	10% 27%	63%
Aetna U.S. Healthcare (San Antonio/Corpus Christi)*	13% 35%	52%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)		ort by service area as required by o) of theTexas Health & Safety Code.
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)		ort by service area as required by o) of theTexas Health & Safety Code.
Community First Health Plans (San Antonio)*	14% 25%	61%
HMO Blue Texas (East/West/South Texas)	13% 23%	64%
Humana Health Plan of Texas (San Antonio/Corpus Christi)	11% 24%	65%
Mercy Health Plans (Laredo)	6% 18%	76%
PacifiCare of Texas, Inc. (San Antonio/Houston)	14% 26%	60%
UNICARE Health Plans (Southeast Texas)	14% 27%	59%
United Healthcare of Texas, Inc. (Austin/San Antonio)*	8% 32%	60%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*	7% 32%	62%
Valley Baptist Health Plan (Harlingen)	13% 25%	63%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Survey (CAHPS™ 4.0H) Results - South Texas

How people rated their specialist

Survey (CAHPSTM 4.0H) Results

Percentage who rated their specialist 6 or lower

Percentage who rated their specialist 7 or 8

Percentage who rated their specialist 9 or 10

The bar graphs show answers to a survey question that asked people to rate their specialist on a scale from:

0 = "worst specialist possible" to **10** = "best specialist possible"

STATE AVERAGE	11%	26%	63%
Actno U.S. Hoolthoope (San Antonia/Camus Chairti)	00/	200/	CEO/
Aetna U.S. Healthcare (San Antonio/Corpus Christi)*	9%	26%	65%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	Ch		rt by service area as required by b) of theTexas Health & Safety Code.
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	Ch		rt by service area as required by o) of theTexas Health & Safety Code.
Community First Health Plans (San Antonio)*	17%	20%	63%
HMO Blue Texas (East/West/South Texas)	10%	22%	68%
Humana Health Plan of Texas (San Antonio/Corpus Christi)	6%	28%	66%
Mercy Health Plans (Laredo)	7% 149	/o	79%
PacifiCare of Texas, Inc. (San Antonio/Houston)	13%	19%	68%
UNICARE Health Plans (Southeast Texas)	18%	22%	60%
United Healthcare of Texas, Inc. (Austin/San Antonio)*	8%	29%	63%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*	11%	31%	58%
Valley Baptist Health Plan (Harlingen)	13%	28%	58%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Getting needed care

Survey (CAHPSTM 4.0H) Results

Percentage who said they sometimes or never received care that was needed

Percentage who said they usually received care that was needed

Percentage who said they
always
received care that was needed

The bar graphs show answers to survey questions that asked people how often it was easy for them to:

- Get appointments with specialists.
- Get care, tests or treatment they needed through their health plan.

STATE AVERAGE	15%	31%	54%
Aetna U.S. Healthcare (San Antonio/Corpus Christi)*	15%	29%	56%
·		Falls of the many and forces	
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)			ervice area as required by eTexas Health & Safety Code.
		Failed to report by se	ervice area as required by
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)			eTexas Health & Safety Code.
Community First Hoalth Plans (San Autoria)	269/	270/	470/
Community First Health Plans (San Antonio)*	26%	27%	47%
HMO Blue Texas (East/West/South Texas)	21%	30%	49%
Tivio Blue Texus (Bast West South Texus)	2 1 70	30 70	43 /0
Humana Health Plan of Texas (San Antonio/Corpus Christi)	15%	28%	57%
Mercy Health Plans (Laredo)	17%	23%	60%
PacifiCare of Texas, Inc. (San Antonio/Houston)	16%	32%	52%
UNICARE Health Plans (Southeast Texas)	19%	32%	48%
	400/	070/	500 /
United Healthcare of Texas, Inc. (Austin/San Antonio)*	13%	27%	59%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*	16%	29%	55%
Careed Teatherens of Teaus, the (Houston Corpus Christi)	1070	49 /0	00/0
Valley Baptist Health Plan (Harlingen)	19%	27%	54%
v 1			

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Getting care quickly

Survey (CAHPSTM 4.0H) Results

Percentage who said they sometimes or never got care quickly

Percentage who said they usually got care quickly

Percentage who said they always got care quickly

The bar graphs show answers to survey questions that asked people how often they:

- Got care as soon as they thought they needed, when they needed care right away.
- Got an appointment as soon as they thought they needed when they did not need care right away.

STATE AVERAGE	16%	28%	56%
Aetna U.S. Healthcare (San Antonio/Corpus Christi)*	18%	32%	51%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)			ervice area as required by eTexas Health & Safety Code.
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)			ervice area as required by eTexas Health & Safety Code.
Community First Health Plans (San Antonio)*	26%	27%	47%
HMO Blue Texas (East/West/South Texas)	16%	27%	57%
Humana Health Plan of Texas (San Antonio/Corpus Christi)	17%	23%	59%
Mercy Health Plans (Laredo)	24%	21%	55%
PacifiCare of Texas, Inc. (San Antonio/Houston)	16%	32%	52%
UNICARE Health Plans (Southeast Texas)	20%	31%	49%
United Healthcare of Texas, Inc. (Austin/San Antonio)*	11%	34%	55%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*	16%	30%	53%
Valley Baptist Health Plan (Harlingen)	20%	25%	55%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Handling of claims quickly and correctly

Survey (CAHPSTM 4.0H) Results

Percentage who said their plan sometimes or never handled claims quickly and correctly Percentage who said their plan

Usually handled

claims quickly and correctly

Percentage who said their plan **Always** handled

claims quickly and correctly

The bar graphs show answers to survey questions that asked people how often their health plan:

- Handled claims quickly.
- · Handled claims correctly.

STATE AVERAGE	13%	33%	54%
Aetna U.S. Healthcare (San Antonio/Corpus Christi)*	17%	37%	46%
, , , , , , , , , , , , , , , , , , ,			
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)			ervice area as required by
Crown reactive or revas, the (Dallas North revas)	Cha	pter 108.009 (o) of th	neTexas Health & Safety Code.
CICNA Health Care of Toyon Inc. (Heather) (I. T)		Failed to report by s	ervice area as required by
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	Cha	pter 108.009 (o) of th	neTexas Health & Safety Code.
Community First Health Plans (San Antonio)*	14%	30%	56%
HMO Blue Texas (East/West/South Texas)	11%	34%	55%
Humana Health Plan of Texas (San Antonio/Corpus Christi)	17%	31%	52%
Mercy Health Plans (Laredo)	Did		imum 100 responses needed
,		to obtain a i	reportable result.
PacifiCare of Texas, Inc. (San Antonio/Houston)	21%	30%	49%
Tachicale of Texas, the (San Antonio/Houston)	Z I /0	30 /6	43 /0
HALCADE Harld Blance (O. d. 1977)	Did	not achieve the min	imum 100 responses needed
UNICARE Health Plans (Southeast Texas)			reportable result.
United Healthcare of Texas, Inc. (Austin/San Antonio)*	16%	39%	45%
$ United \ Health care \ of \ Texas, \ Inc.\ (Houston/Corpus \ Christi)^* $	12%	36%	53%
Valley Baptist Health Plan (Harlingen)	17%	30%	53%
, i			

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Health plan customer service

Survey (CAHPSTM 4.0H) Results

Percentage who said customer service was **sometimes or never** efficient and helpful Percentage who said customer service was **usually** efficient and helpful Percentage who said customer service was **always** efficient and helpful

The bar graphs show answers to survey questions that asked people how often:

- They got the information or help they needed from their health plan's customer service.
- Their health plan's customer service staff treated them with courtesy and respect.

STATE AVERAGE	18%	25%	57%		
Aetna U.S. Healthcare (San Antonio/Corpus Christi)*	Did not achieve the minimum 100 responses needed to obtain a reportable result.				
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	Cha		y service area as required by f theTexas Health & Safety Code.		
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	Cha		y service area as required by f theTexas Health & Safety Code.		
Community First Health Plans (San Antonio)*	20%	27%	53%		
HMO Blue Texas (East/West/South Texas)	15%	28%	57%		
Humana Health Plan of Texas (San Antonio/Corpus Christi)	14%	25%	61%		
Mercy Health Plans (Laredo)	Die		ninimum 100 responses needed a reportable result.		
PacifiCare of Texas, Inc. (San Antonio/Houston)	25%	21%	54%		
UNICARE Health Plans (Southeast Texas)	Die		ninimum 100 responses needed a reportable result.		
United Healthcare of Texas, Inc. (Austin/San Antonio)*	Die		ninimum 100 responses needed a reportable result.		
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*	Die		ninimum 100 responses needed a reportable result.		
Valley Baptist Health Plan (Harlingen)	Die		ninimum 100 responses needed a reportable result.		

^{*} Includes HMO & POS products. (See page 5 for explanation.)

How well doctors communicate

Survey (CAHPSTM 4.0H) Results

Percentage who said their doctors sometimes or never communicated well Percentage who said their doctors usually communicated well Percentage who said their doctors always communicated well

The bar graphs show answers to survey questions that asked people how often their personal doctor:

- Explained things in a way that was easy for them to understand.
- Listened carefully to them.
- Showed respect for what they had to say.
- Spent enough time with them.

STATE AVERAGE	8%	22%	70%
Aetna U.S. Healthcare (San Antonio/Corpus Christi)*	7%	25%	67%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)			report by service area as required by 009 (o) of theTexas Health & Safety Code.
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)			report by service area as required by 009 (o) of theTexas Health & Safety Code.
Community First Health Plans (San Antonio)*	12%	20%	68%
HMO Blue Texas (East/West/South Texas)	9%	23%	69%
Humana Health Plan of Texas (San Antonio/Corpus Christi)	8%	19%	72%
Mercy Health Plans (Laredo)	7%	14%	79%
PacifiCare of Texas, Inc. (San Antonio/Houston)	9%	25%	66%
UNICARE Health Plans (Southeast Texas)	9%	27%	64%
United Healthcare of Texas, Inc. (Austin/San Antonio)*	7%	24%	69%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)*	6%	23%	71%
Valley Baptist Health Plan (Harlingen)	9%	21%	71%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

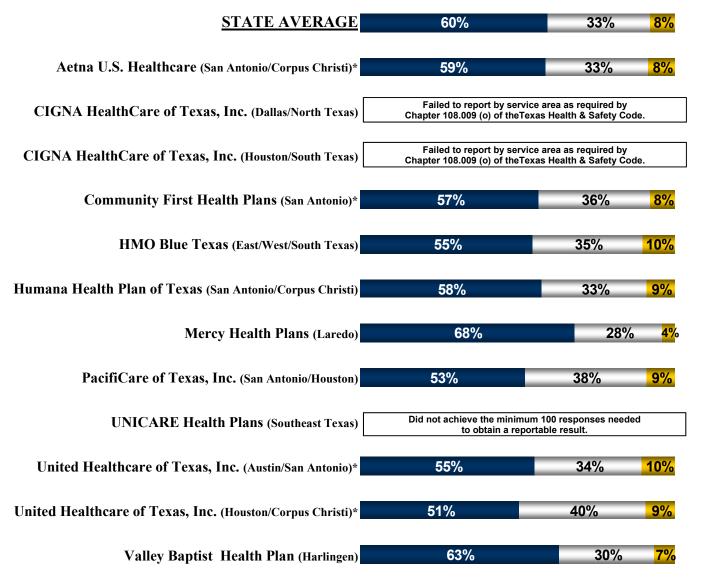
Shared Decision Making

Survey (CAHPSTM 4.0H) Results

Percentage who said there was somewhat no or definitely no shared decision making Percentage who said there was somewhat yes shared decision making Percentage who said there was definitely yes shared decision making

The bar graphs show answers to survey questions that asked people if their personal doctor:

- Talked with them about the pros and cons of each choice for their treatment or health care.
- Asked which choice was best for them when there was more than one choice for treatment.



^{*} Includes HMO & POS products. (See page 5 for explanation.)

Plan Information on Costs

Survey (CAHPSTM 4.0H) Results

Percentage who said they sometimes or never were able to find out cost info Percentage who said they

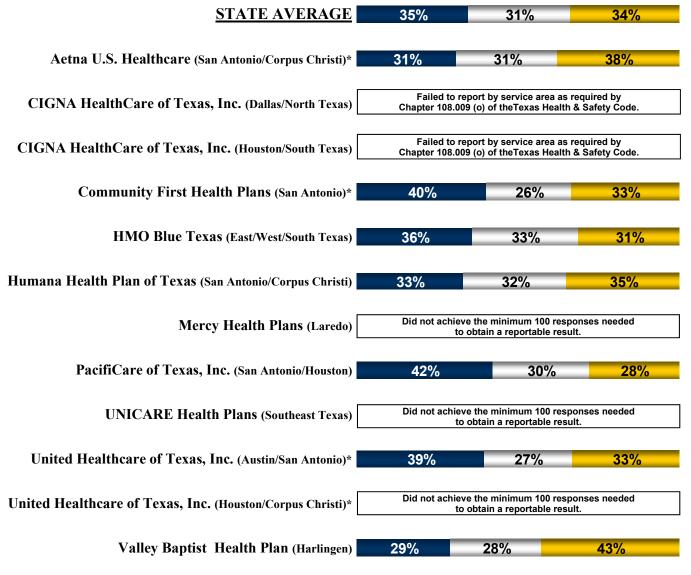
Usually

were able to find out cost info

Percentage who said they **Always**were able to find out cost info

The bar graphs show answers to survey questions that asked people how often they were able to find out from their plan:

- How much would have to be paid for a health care service or equipment.
- How much would have to be paid for specific prescription medicines.



^{*} Includes HMO & POS products. (See page 5 for explanation.)

Response rate for all plans in the survey

Response rate = (completed surveys / [total sample – ineligible])

State Average = 30%

Aetna U.S. Healthcare (Austin)	26%
Aetna U.S. Healthcare (Dallas/Fort Worth)	28%
Aetna U.S. Healthcare (El Paso)	27%
Aetna U.S. Healthcare (Houston)	26%
Aetna U.S. Healthcare (San Antonio/Corpus Christi)	27%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	FTR
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	FTR
Community First Health Plans (San Antonio)	32%
FIRSTCARE (Abilene)	44%
FIRSTCARE (Amarillo)	43%
FIRSTCARE (Lubbock)	39%
FIRSTCARE (Waco)	44%
HMO Blue Texas (Austin)	31%
HMO Blue Texas (Dallas/Fort Worth)	32%
HMO Blue Texas (East/West/South Texas)	38%
HMO Blue Texas (Houston)	33%
Humana Health Plan of Texas (Austin)	19%
Humana Health Plan of Texas (Houston)	16%
Humana Health Plan of Texas (San Antonio/Corpus Christi)	26%
Mercy Health Plans (Laredo)	26%
PacifiCare of Texas (Dallas/Austin)	29%
PacifiCare of Texas (San Antonio/Houston)	31%
Scott and White Health Plan (Central Texas)	39%
UNICARE Health Plans (Southeast Texas)	27%
United Healthcare of Texas, Inc. (Austin/San Antonio)	23%
United Healthcare of Texas, Inc. (Dallas)	22%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)	23%
Valley Baptist Health Plan (Harlingen)	32%

FTR = Failed to report by service area as required by Chapter 108.009 (o) of Texas Health and Safety Code.

Survey (CAHPSTM 4.0H) Results for

West Texas Plans

The counties included in the West Texas area are:

Brewster Hudspeth
Culberson Jeff Davis
El Paso Presidio



While analysis of the consumer survey was performed for all commercial health maintenance organizations (HMOs) in Texas, only the results for the plans that provide services in the West Texas area are featured in this section of the report.

Not all HMOs provide services in each county listed here. HMOs whose service area is mainly in another region of the state are included in this section if their service area extends into at least one county in the West Texas region. The city/area shown after the name of each HMO indicates its main area of service. Contact plans directly for details on the areas they serve.

If your HMO is not included in the following section, it may be exempt from participating in the survey due to its low enrollment or its short time of participation in the Texas commercial HMO market during 2008.

How people rated their health plan

Survey (CAHPSTM 4.0H) Results

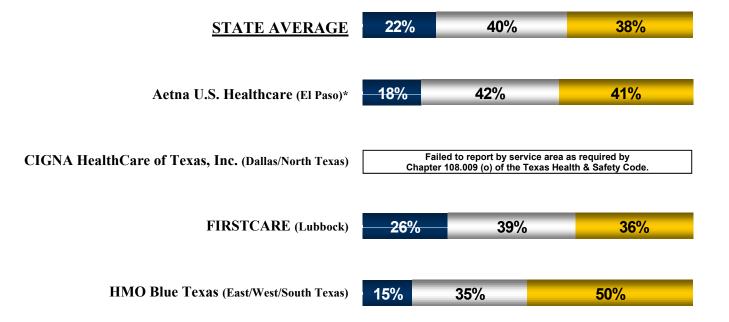
Percentage who rated their plan **6 or lower**

Percentage who rated their plan **7 or 8**

Percentage who rated their plan 9 or 10

The bar graphs show answers to a survey question that asked people to rate their health plan on a scale from:

0 = "worst health plan possible" to **10** = "best health plan possible"



^{*} Includes HMO & POS products. (See page 5 for explanation.)

Survey (CAHPS™ 4.0H) Results - West Texas

How people rated their health care

Survey (CAHPSTM 4.0H) Results

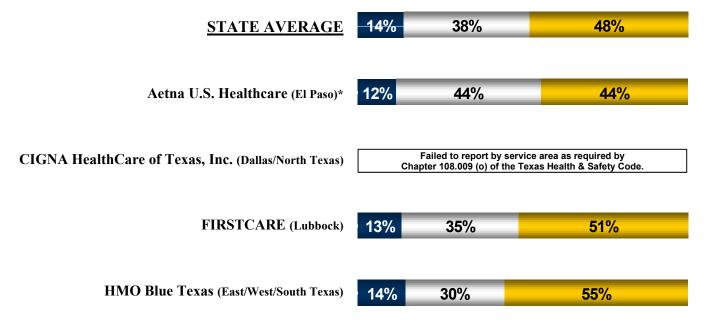
Percentage who rated their care **6 or lower**

Percentage who rated their care **7 or 8**

Percentage who rated their care **9 or 10**

The bar graphs show answers to a survey question that asked people to rate their health care on a scale from:

0 = "worst health care possible" to **10** = "best health care possible"



^{*} Includes HMO & POS products. (See page 5 for explanation.)

How people rated their personal doctor

Survey (CAHPSTM 4.0H) Results

Percentage who rated their personal doctor **6 or lower**

Percentage who rated their personal doctor **7 or 8**

Percentage who rated their personal doctor **9 or 10**

The bar graphs show answers to a survey question that asked people to **rate their personal doctor** on a scale from:

0 = "worst personal doctor possible" to **10** = "best personal doctor possible"

STATE AVERAGE	10% 27%	63%
	2004	
Aetna U.S. Healthcare (El Paso)*	12% 29%	59%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)		rt by service area as required by o) of the Texas Health & Safety Code.
FIRSTCARE (Lubbock)	8% 24%	69%
HMO Blue Texas (East/West/South Texas)	13% 23%	64%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Survey (CAHPS™ 4.0H) Results - West Texas

How people rated their specialist

Survey (CAHPSTM 4.0H) Results

Percentage who rated their specialist 6 or lower

Percentage who rated their specialist 7 or 8

Percentage who rated their specialist 9 or 10

The bar graphs show answers to a survey question that asked people to rate their specialist on a scale from:

0 = "worst specialist possible" to **10** = "best specialist possible"

STATE AVERAGE	11%	26%	63%
Aetna U.S. Healthcare (El Paso)*	5%	33%	62%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)			ort by service area as required by o) of the Texas Health & Safety Code.
FIRSTCARE (Lubbock)	11%	26%	64%
HMO Blue Texas (East/West/South Texas)	10%	22%	68%

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Getting needed care

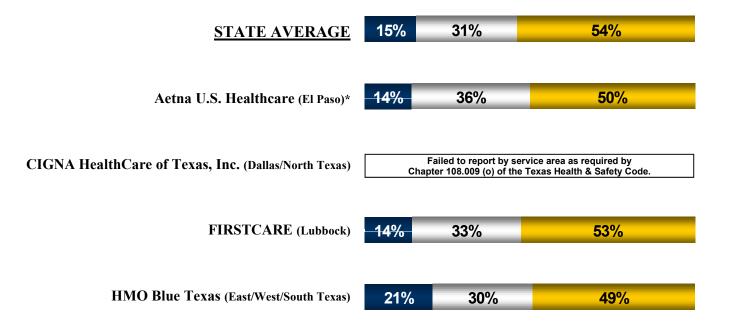
Survey (CAHPSTM 4.0H) Results

Percentage who said they sometimes or never received care that was needed Percentage who said they
usually
received care that was needed

Percentage who said they always received care that was needed

The bar graphs show answers to survey questions that asked people how often it was easy for them to:

- · Get appointments with specialists.
- Get care, tests or treatment they needed through their health plan.



^{*} Includes HMO & POS products. (See page 5 for explanation.)

Getting care quickly

Survey (CAHPSTM 4.0H) Results

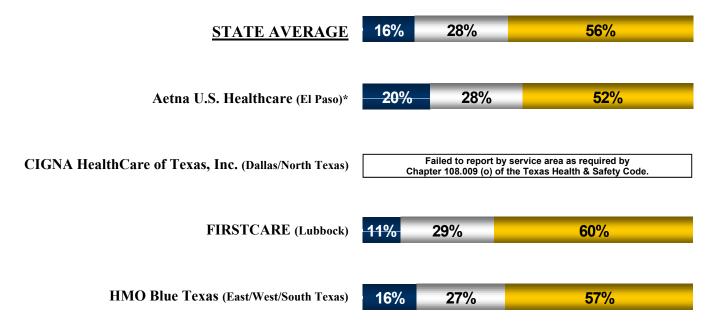
Percentage who said they sometimes or never got care quickly

Percentage who said they **usually** got care quickly

Percentage who said they always got care quickly

The bar graphs show answers to survey questions that asked people how often they:

- Got care as soon as they thought they needed, when they needed care right away.
- Got an appointment as soon as they thought they needed when they did not need care right away.



^{*} Includes HMO & POS products. (See page 5 for explanation.)

Handling of claims quickly and correctly

Survey (CAHPSTM 4.0H) Results

Percentage who said their plan sometimes or never handled claims quickly and correctly Percentage who said their plan

Usually handled

claims quickly and correctly

Percentage who said their plan **Always** handled

claims quickly and correctly

The bar graphs show answers to survey questions that asked people how often their health plan:

- · Handled claims quickly.
- · Handled claims correctly.

STATE AVERAGE	13%	33%	54%		
Aetna U.S. Healthcare (El Paso)*	10%	36%	54%		
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	Failed to report by service area as required by				
			e Texas Health & Safety Code.		
FIRSTCARE (Lubbock)	12%	31%	56%		
HMO Blue Texas (East/West/South Texas)	11%	34%	55%		

^{*} Includes HMO & POS products. (See page 5 for explanation.)

Survey (CAHPS™ 4.0H) Results - West Texas

Health plan customer service

Survey (CAHPSTM 4.0H) Results

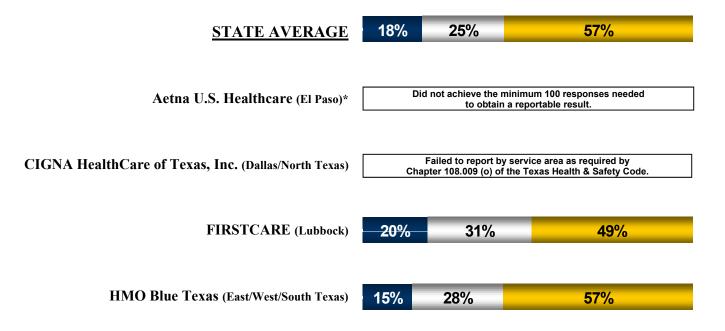
Percentage who said customer service was **sometimes or never** efficient and helpful

Percentage who said customer service was **usually** efficient and helpful

Percentage who said customer service was **always** efficient and helpful

The bar graphs show answers to survey questions that asked people how often:

- They got the information or help they needed from their health plan's customer service.
- Their health plan's customer service staff treated them with courtesy and respect.



^{*} Includes HMO & POS products. (See page 5 for explanation.)

How well doctors communicate

Survey (CAHPSTM 4.0H) Results

Percentage who said their doctors sometimes or never communicated well Percentage who said their doctors usually communicated well Percentage who said their doctors always communicated well

The bar graphs show answers to survey questions that asked people how often their personal doctor:

- Explained things in a way that was easy for them to understand.
- Listened carefully to them.
- Showed respect for what they had to say.
- Spent enough time with them.

STATE AVERAGE	<mark>8%</mark> 22% 70%				
Aetna U.S. Healthcare (El Paso)*	10% 27% 63%				
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.				
FIRSTCARE (Lubbock)	6% 18% 76%				
HMO Blue Texas (East/West/South Texas)	9% 23% 69%				

^{*} Includes HMO & POS products. (See page 5 for explanation.)

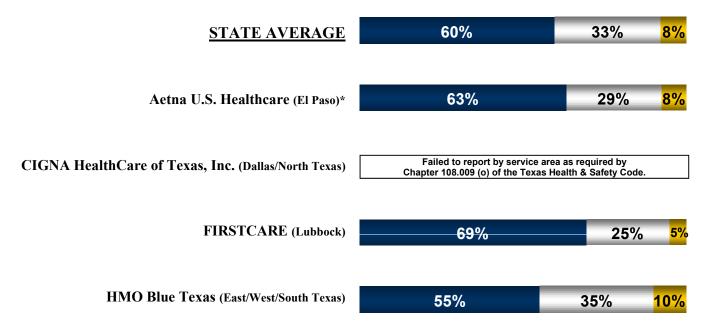
Shared Decision Making

Survey (CAHPSTM 4.0H) Results

Percentage who said there was somewhat no or definitely no shared decision making Percentage who said there was somewhat yes shared decision making Percentage who said there was definitely yes shared decision making

The bar graphs show answers to survey questions that asked people if their personal doctor:

- Talked with them about the pros and cons of each choice for their treatment or health care.
- Asked which choice was best for them when there was more than one choice for treatment.



^{*} Includes HMO & POS products. (See page 5 for explanation.)

Plan Information on Costs

Survey (CAHPSTM 4.0H) Results

Percentage who said they sometimes or never were able to find out cost info Percentage who said they

Usually

were able to find out cost info

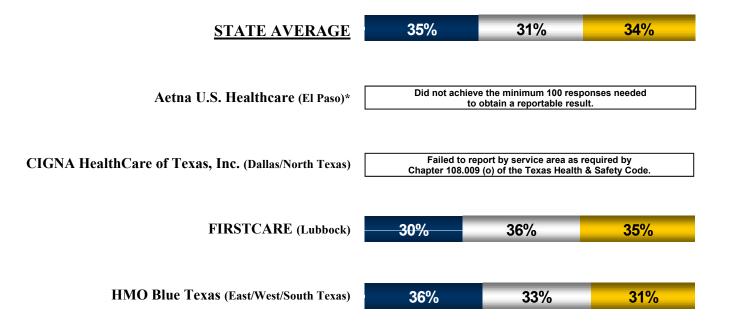
Percentage who said they

Always

were able to find out cost info

The bar graphs show answers to survey questions that asked people how often they were able to find out from their plan:

- How much would have to be paid for a health care service or equipment.
- How much would have to be paid for specific prescription medicines.



^{*} Includes HMO & POS products. (See page 5 for explanation.)

Response rate for all plans in the survey

Response rate = (completed surveys / [total sample – ineligible])

State Average = 30%

Aetna U.S. Healthcare (Austin)	26%
Aetna U.S. Healthcare (Dallas/Fort Worth)	28%
Aetna U.S. Healthcare (El Paso)	27%
Aetna U.S. Healthcare (Houston)	26%
Aetna U.S. Healthcare (San Antonio/Corpus Christi)	27%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	FTR
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	FTR
Community First Health Plans (San Antonio)	32%
FIRSTCARE (Abilene)	44%
FIRSTCARE (Amarillo)	43%
FIRSTCARE (Lubbock)	39%
FIRSTCARE (Waco)	44%
HMO Blue Texas (Austin)	31%
HMO Blue Texas (Dallas/Fort Worth)	32%
HMO Blue Texas (East/West/South Texas)	38%
HMO Blue Texas (Houston)	33%
Humana Health Plan of Texas (Austin)	19%
Humana Health Plan of Texas (Houston)	16%
Humana Health Plan of Texas (San Antonio/Corpus Christi)	26%
Mercy Health Plans (Laredo)	26%
PacifiCare of Texas (Dallas/Austin)	29%
PacifiCare of Texas (San Antonio/Houston/)	31%
Scott and White Health Plan (Central Texas)	39%
UNICARE Health Plans (Southeast Texas)	27%
United Healthcare of Texas, Inc. (Austin/San Antonio)	23%
United Healthcare of Texas, Inc. (Dallas)	22%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)	23%
Valley Baptist Health Plan (Harlingen)	32%

FTR = Failed to report by service area as required by Chapter 108.009 (o) of Texas Health and Safety Code.

Complaint Data



The following section contains an analysis of state-wide information collected by the Texas Department of Insurance.

HMO Complaint Data

The tables and charts shown in this section provide you with important information regarding the number and type of complaints against HMOs that have been registered with the Texas Department of Insurance (TDI) by medical providers, patients and others.

Most Common Reasons for Complaint

Analysis of complaints filed against HMOs with the Texas Department of Insurance indicates that total number of complaints dropped 44% compared to the prior reporting year. While the frequency of complaints decreased in all but one category, the most common reason for complaints continues to be UNSATISFACTORY SETTLEMENT OFFER (37.1%). DENIAL OF CLAIM (21.3%) and DELAYS IN CLAIMS HANDLING (15.6%) increased in percentage of total claims filed from the previous year.

Most Common Reasons for Complaint		2009	2008	2007	2006	2005
Unsatisfactory Settlement Offer	Often relates to health care providers dissatisfied with HMO compensation for services	37.1%	40.4%	19.9%	28.4%	26.6%
Denial of Claim	Provider and patient complaints related to denial of coverage for health care service	21.3%	20.0%	32.2%	27.1%	25.8%
Delays in Claims Handling	Provider and patient complaints about lack of timeliness in which claims are handled	15.6%	12.9%	19.2%	19.0%	25.9%
Recoupment of Claims Payment	Relates to overpayment by HMO and subsequent dispute when HMO requires refund from provider	2.2%	2.3%	3.8%	4.3%	2.2%
Balance Billing	Inappropriate billing of the patient for charges the HMO is expected to pay	1.7%	1.1%	1.0%	1.8%	2.0%
Access to Care	Usually related to HMO gatekeeping functions or internal bureaucracy	0.5%	0.2%	0.4%	1.6%	1.7%
Timely Filing Deficiency	A dispute between an insurance company and a provider regarding the timely filing of a claim.	0.4%	0.4%	1.9%	5.2%	1.5%

Source: Texas Department of Insurance; July 1, 2004 to June 30, 2009

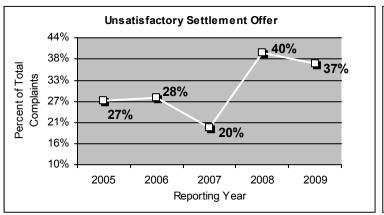
Explanatory Notes

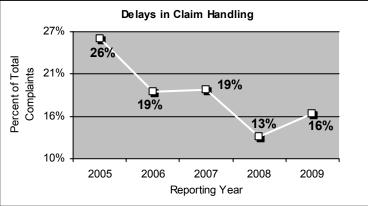
Disposition

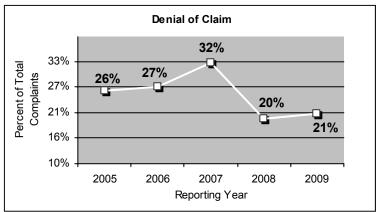
Closed complaints against HMOs are reported regardless of whether TDI determines the complaint was justified or unjustified.

Verification

The Office of Public Insurance Counsel does not audit or otherwise attempt to verify the accuracy of the complaint or enrollment data used in this section of the report.

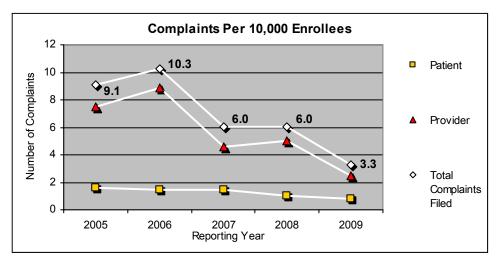






Complaint Frequency

The overall number of complaints filed by providers and patients decreased for the 2009 reporting year. An analysis of prior year trends indicates that after a brief increase in the number of complaints filed last year, these complaints are decreasing once again.



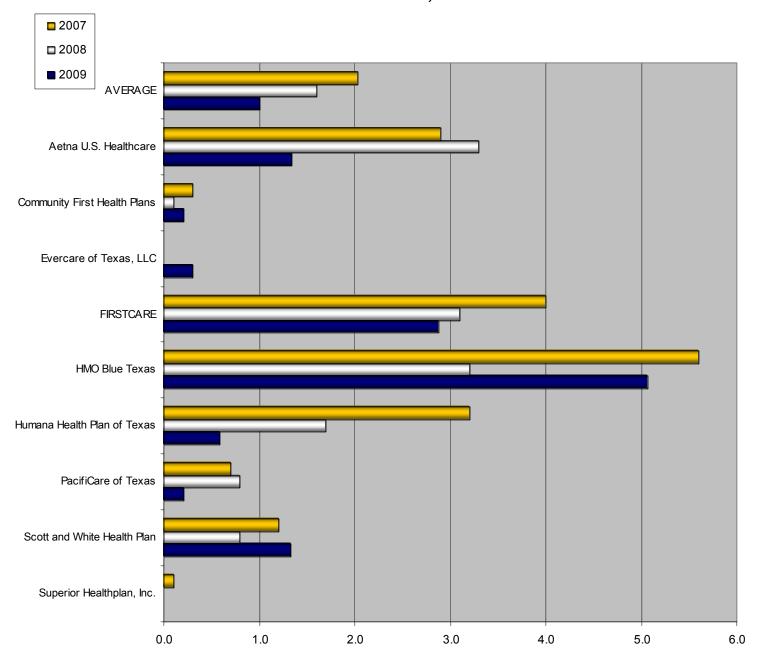
Source: Texas Department of Insurance; July 1, 2004 to June 30, 2009

How does your plan compare to the others?

The charts and tables that follow will help you determine how your HMO plan compares to others in Texas in terms of the number of complaints (patient, provider and combined) filed with the TDI per 10,000 members enrolled in the plan. Unlike the customer survey portion of this report, the complaint data is reported at the state-wide level. HMOs are grouped together depending on whether their enrollment was above or below 50,000 members.

Patient* Complaints Per 10,000 Enrollees

HMOs With More than 50,000 Enrollees

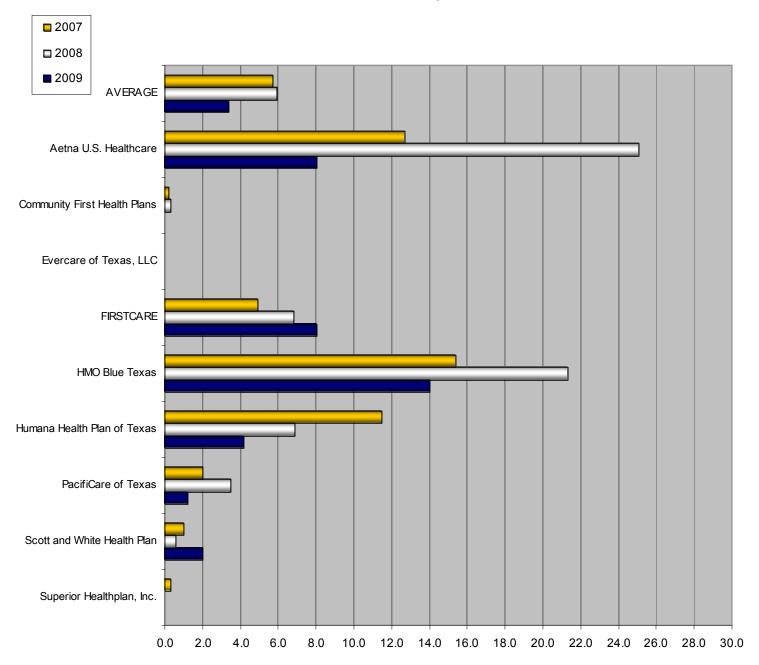


Source: Texas Department of Insurance July 1, 2006 – June 30, 2009

^{*} Includes complaints filed on behalf of patient by others.

Health Care Provider* Complaints Per 10,000 Enrollees

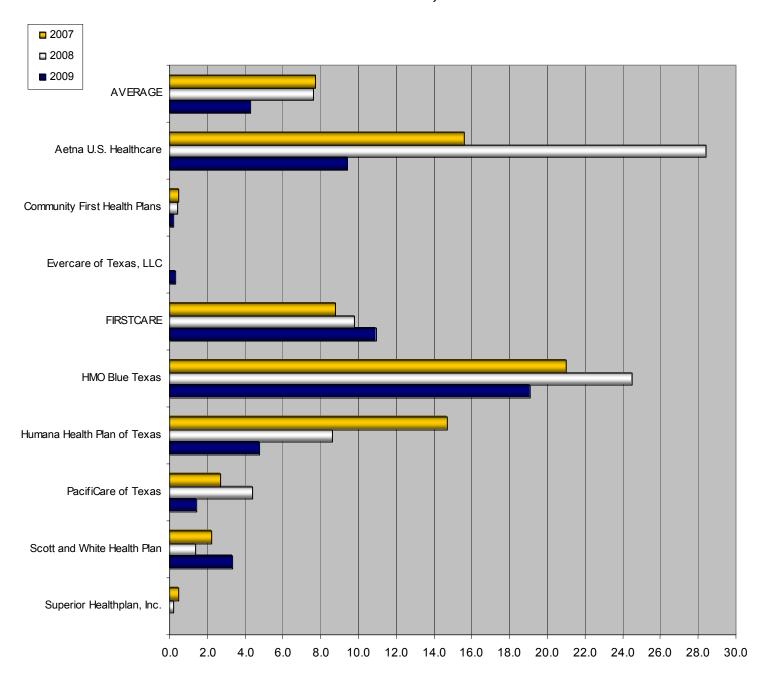
HMOs With More than 50,000 Enrollees



Source: Texas Department of Insurance July 1, 2006 – June 30, 2009

^{*} Includes doctors, hospitals, contracted and non-contracted providers.

Combined (Patient/Provider) Complaints Per 10,000 Enrollees HMOs With More than 50,000 Enrollees



Source: Texas Department of Insurance July 1, 2006 – June 30, 2009

Total Complaint Data

July 1, 2008—June 30, 2009
Basic Service HMOs With Enrollment Above 50,000

	Ending Enrollment Dec. 31, 2008	Health Care Provider Complaints	Patient Complaints	Combined (Patient / Provider) Complaints	Health Care Provider Complaints Per 10,000 Enrollment	Patient Complaints Per 10,000 Enrollment	Combined (Patient / Provider) Complaints Per 10,000 Enrollment
Aetna U.S. Healthcare	223,470	180	30	210	8.1	1.3	9.4
Community First Health Plans	96,727	0	2	2	0.0	0.2	0.2
Evercare of Texas, LLC	98,992	0	3	3	0.0	0.3	0.3
FIRSTCARE	104,321	84	30	114	8.1	2.9	10.9
HMO Blue Texas	146,078	205	74	279	14.0	5.1	19.1
Humana Health Plan of Texas, Inc.	171,842	72	10	82	4.2	0.6	4.8
PacifiCare of Texas, Inc.	146,140	18	3	21	1.2	0.2	1.4
Scott and White Health Plan	180,738	36	24	60	2.0	1.3	3.3
Superior Healthplan, Inc.	277,582	1	0	1	0.0	0.0	0.0
TOTAL/AVERAGE BASIC SERVICE* (Plans > 50,000 Enrollment)	1,445,890	596	176	772	3.4	1.0	4.3

Average complaint ratios for plans with enrollment greater than 50,000 are calculated excluding the high and low value in each column.

Source data: Texas Department of Insurance ICIS complaint data was downloaded from the Department's website for use in this report. Complaints were counted as follows: a) Owner = HMO, b) Subject of Complaints does not = ERISA, c) Line of Coverage = Group A&H and using a combination of unique complaint ID, reason for complaint and correspondent. Additional records with the same ID and reason for complaint as those already counted are excluded.

Total Complaint Data

July 1, 2008—June 30, 2009
Basic Service HMOs With Enrollment Below 50,000

	Ending Enrollment Dec. 31, 2008	Health Care Provider Complaints	Patient Complaints	Combined (Patient / Provider) Complaints	Health Care Provider Complaints Per 10,000 Enrollment	Patient Complaints Per 10,000 Enrollment	Combined (Patient / Provider) Complaints Per 10,000 Enrollment
Arcadian Healthplan, Inc.	11,534	0	3	3	0.0	2.6	2.6
Bravo Health Texas, Inc.	11,184	2	0	2	1.8	0.0	1.8
CIGNA HealthCare of Texas, Inc.	47,222	17	6	23	3.6	1.3	4.9
Mercy Health Plans of Missouri, Inc.	10,508	2	0	2	1.9	0.0	1.9
Selectcare of Texas, L.L.C.	42,120	1	0	1	0.2	0.0	0.2
UNICARE Health Plans of Texas, Inc.	37,690	13	1	14	3.4	0.3	3.7
United Healthcare of Texas, Inc.	9,459	32	9	41	33.8	9.5	43.3
Valley Baptist Health Plan	12,470	4	4	8	3.2	3.2	6.4
TOTAL/MEDIAN BASIC SERVICE* (Plans < 50,000 Enrollment)	182,187	71	23	94	2.6	0.8	3.2

^{*}Overall complaint ratios for plans are based on the median due to the high level of variability among plans.

Source data: Texas Department of Insurance ICIS complaint data was downloaded from the Department's website for use in this report. Complaints were counted as follows: a) Owner = HMO, b) Subject of Complaints does not = ERISA, c) Line of Coverage = Group A&H and using a combination of unique complaint ID, reason for complaint and correspondent. Additional records with the same ID and reason for complaint as those already counted are excluded.

Appeals and Complaints

If your health plan refuses to pay for health care that you or your physician thinks is necessary or appropriate, you have the right to appeal its decision. When your health plan makes such a refusal, it must also tell you how to use its internal appeals process.

If your appeal is denied, you have the right to request a review by a neutral third party called an Independent Review Organization (IRO). The IRO has 20 days to issue its decision.

If your condition is life threatening, you may go directly to the IRO without using your plan's internal appeals process. The IRO then has 8 days to issue its decision. HMOs are required to pay for the IRO appeal process and comply with the IRO's decision.

You may be able to take legal action against an HMO if you have been harmed by its health care treatment decisions.

Complaints against HMOs may be filed with the Texas Department of Insurance (TDI). Complaints against health care providers should also be directed to the appropriate licensing or enforcement agency.

For more information on independent review or filing complaints (and other patients' rights), contact the TDI's IRO Information Line (888) 834-2476 and Consumer Help Line (800) 252-3439.

IRO Appeals July 1, 2008 to June 30, 2009	Cases	Cases Decided in Favor of HMO	Cases Decided in Favor of Patient / Enrollee	Cases Decided Partially in Favor of Both
Aetna U.S. Healthcare	8	4	4	1
CIGNA HealthCare of Texas, Inc.	4	3	1	0
Community First Health Plan	3	2	1	0
FIRSTCARE	2	0	1	1
Humana Health Plan of Texas, Inc.	1	0	1	0
PacifiCare of Texas, Inc.	1	0	1	0
Parkland Community Health Plan, Inc.	1	0	0	1
Superior Healthplan, Inc.	13	6	7	0
Texas Children's Health Plan, Inc.	1	1	0	0
UNICARE Health Plans of Texas, Inc.	1	1	0	0
Valley Baptist Health Plan	1	0	1	0
TOTAL	36	17	17	3

Source: Texas Department of Insurance IRO Database July 1, 2008 to June 30, 2009

HMO Market Share Customer Service Phone Numbers Sources of Financial Information Other Sources of Information



The following section contains state-wide information as compiled by the Texas Department of Insurance and other sources.

HMO Market Share

нмо	Total Ending Enrollment	Total Market Share	Commercial Ending Enrollment	Commercial Market Share
Amerigroup Texas, Inc. ¹	453,066	16.1%	0	0.0%
Superior Healthplan, Inc.1	273,149	9.7%	0	0.0%
Texas Children's Health Plan, Inc.1	219,125	7.8%	0	0.0%
Aetna Health Inc.	210,130	7.5%	162,896	21.9%
Humana Health Plan of Texas, Inc.	176,619	6.3%	144,659	19.5%
Scott & White Health Plan	167,668	6.0%	142,487	19.2%
PacifiCare of Texas, Inc. ²	150,037	5.3%	17,659	2.4%
Parkland Community Health Plan, Inc.1	147,025	5.2%	0	0.0%
Community Health Choice, Inc.1	138,824	4.9%	0	0.0%
Health Care Service Corp. (HMO Blue Texas)	129,513	4.6%	129,513	17.4%
Evercare of Texas, LLC ¹	100,892	3.6%	0	0.0%
SHA, L.L.C. (FIRSTCARE)	99,800	3.5%	70,810	9.5%
Community First Health Plans, Inc.1	97,006	3.4%	7,871	1.1%
Cook Children's Health Plan ¹	57,610	2.0%	0	0.0%
El Paso First Health Plans, Inc.1	48,782	1.7%	0	0.0%
Texas Healthspring, LLC ²	47,033	1.7%	0	0.0%
Driscoll Children's Health Plan ¹	43,660	1.5%	0	0.0%
SelectCare of Texas, L.L.C. ²	43,029	1.5%	0	0.0%
UNICARE Health Plans of Texas, Inc.1	38,269	1.4%	12,298	1.7%
Molina Healthcare of Texas, Inc.1	32,961	1.2%	0	0.0%
Cigna Healthcare of Texas, Inc.	32,074	1.1%	32,074	4.3%
PSO Health Service, LLC ²	15,971	0.6%	0	0.0%
Seton Health Plan, Inc.1	14,997	0.5%	0	0.0%
Bravo Health Texas, Inc. ²	12,796	0.5%	0	0.0%
Valley Baptist Insurance Co.	12,694	0.5%	12,694	1.7%
Arcadian Health Plan, Inc. ²	11,920	0.4%	0	0.0%
Mercy Health Plans of Missouri, Inc.1	10,598	0.4%	1,441	0.2%
K S Plan Administrators, LLC ²	8,997	0.3%	0	0.0%
United Healthcare of Texas, Inc.	8,034	0.3%	8,034	1.1%
Wellcare of Texas, Inc. ²	7,507	0.3%	0	0.0%
Selectcare Health Plans, Inc. ²	5,284	0.2%	0	0.0%
Arkansas Community Care ²	820	0.0%	0	0.0%
UTMB Health Plans, Inc.	601	0.0%	601	0.1%
Legacy Health Solutions, Inc.	466	0.0%	466	0.1%
Fidelis SecureCare of Texas Inc. ²	231	0.0%	0	0.0%
Great-West Healthcare of Texas, Inc.	4	0.0%	4	0.0%
TOTAL TEXAS BASIC SERVICE	2,817,192	100.0%	743,507	100.0%

¹ Enrollment is predominantly Medicaid or Children's Health Insurance Program (CHIP). ² Enrollment is predominantly Medicare.

Source: TDI Texas Data HMO Report: Basic Service First Quarter 2009

Customer Service Phone Numbers

Aetna U.S. Healthcare Amerigroup Texas, Inc.	(214) 200-8000 (800) 600-4441	NOTES:
Arcadian Health Plan, Inc. Arkansas Community Care	(510) 832-0311 (800) 705-0766	
Bravo Health Texas, Inc. CIGNA HealthCare of Texas, Inc.	(888) 353-3789 (800) 244-6224	
Community First Health Plans Community Health Choice, Inc.	(800) 434-2347 (888) 760-2600	
Cook Children's Health Plan Driscoll Children's Health Plan	(800) 964-2247 (877) 324-3627	
El Paso First Health Plans, Inc Evercare of Texas, LLC	(877) 532-3778 (888) 887-9003	
Fidelis SecureCare of Texas, Inc. FIRSTCARE	(847) 605-0501 (800) 365-1051	
Great-West Healthcare of Texas, Inc HMO Blue Texas	(800) 866-3136 (800) 521-2227	
Humana Health Plan of Texas Legacy Health Solutions	(800) 486-2620 (800) 839-7198	
Mercy Health Plans Molina Healthcare of Texas, Inc.	(800) 830-1918 (877) 665-4622	
PacifiCare of Texas Parkland Community Health Plan	(800) 458-5653 (888) 672-2277	
PSO Health Service, LLC Scott and White Health Plan	(866) 550-4736 (800) 321-7947	
SelectCare of Texas, LLC Selectcare Health Plans, Inc.	(888) 800-0760 (800) 544-5428	
Seton Health Plan Superior Healthplan, Inc.	(800) 749-7404 (800) 236-8983	
Texas Children's Health Plan, Inc. Texas Healthspring, Inc.	(800) 990-8247 (800) 280-8888	
UNICARE Health Plans United Healthcare of Texas	(877) 864-2273 (877) 294-1429	
UTMB Health Plans, Inc. Valley Baptist Health Plan	(409) 797-8000 (877) 423-4400	

Sources of Financial Information

Several organizations publish information about the financial strength of HMOs and other insurance companies in Texas. The financial condition of a health plan can impact its ability to timely pay claims and, in extreme cases, may affect quality of care. Unusually high complaint levels against a health plan, especially by medical providers, are sometimes an indication of poor financial condition.

For financial strength ratings of Texas health plans, you may contact the following organizations:

A.M. Best www.ambest.com (908) 439-2200

Fitch Ratings, Ltd. www.fitchibca.com (212) 908-0500

Moody's Investors Service
www.moodys.com
(212) 553-0377

Standard and Poor's Corp. www.standardandpoors.com (212) 438-2400

TheStreet.com Ratings, Inc. www.thestreetratings.com (800) 289-9222

Further financial and other information about many Texas health plans can be obtained by calling the Texas Department of Insurance customer service line at 1-800-252-3439. TDI also makes financial information available online via its "Company Lookup" link at www.tdi.state.tx.us.

OPIC encourages consumers to review all available information about their HMO's financial strength.

Other sources of information

STATE

Texas Department of Insurance (TDI)

P.O. Box 149104 Austin, Texas 78714-9104 (800) 252-3439

www.tdi.state.tx.us

The TDI has regulatory authority over the state's HMOs, including complaints, appeals, quality of care and financial stability. TDI has information about HMOs and health insurance in general, both in printed form and on their website.

Texas Health and Human Services Commission (HHSC)

4900 N. Lamar Blvd Austin, Texas 78751 (800) 252-8263 www.hhsc.state.tx.us

The HHSC has oversight responsibilities for designated HHSC agencies, and administers certain health and human services programs including the Texas Medicaid Program and CHIP.

Texas Health Care Information Collection (THCIC)

Department of State Health Services (DSHS)
Center for Health Statistics
1100 West 49th Street, M-660
Austin, Texas 78756
(512) 458-7261

www.dshs.state.tx.us/thcic

The THCIC collects data from hospitals and HMOs about quality of care and makes it available to the public. THCIC annually collects the Healthcare Effectiveness Data and Information Set (HEDIS®) from Texas HMOs. HEDIS® is a set of standardized measures designed to allow for comparisons of HMO performance.

CHIP & Children's Medicaid

P.O. Box 149276 Austin, Texas 78714-9276 (877) 543-7669 www.chipmedicaid.org

The Texas Health and Human Services Commission offers two health insurance programs for children: Children's Health Insurance Program (CHIP), and Children's Medicaid. Applications, eligibility information and other related information can be found at this website.

Texas Department of Aging and Disability Services (DADS)

701 W. 51st Austin, Texas 78751 (800) 252-9240 www.dads.state.tx.us

The DADS was formed to administer programs funded by the federal Older Americans Act of 1965 (OAA) and the Texas Legislature. Qualified Texans 60 years of age and older may apply with their local Area Agency on Aging for services such as nutrition, transportation, Long Term Care Ombudsmen, and others.

Health Information, Counseling and Advocacy Program (HICAP)

(800) 458-9858

www.tdi.state.tx.us/consumer/hicap

HICAP provides one-on-one counseling to Texas seniors age 65 and over and Medicare Beneficiaries. HICAP volunteers provide information on critical issues including Medicare, Medicaid, supplemental insurance, Medicare HMOs, long term care insurance and retirement benefits. HICAP is sponsored by the DADS, the TDI and the Texas Legal Services Center.

Texas Health Insurance Pool (THIP)

P.O. Box 6089 Abilene, Texas 79608-6089 (888) 398-3927 www.txhealthpool.org

The THIP was created by the Texas Legislature to provide health insurance to Texas residents who either cannot obtain adequate health insurance coverage as a result of their medical conditions, or are considered "Federally Eligible Individuals", as defined by the Health Insurance Portability and Accountability Act (HIPAA) of 1996.

Employees Retirement System of Texas (ERS)

P.O. Box 13207 Austin, Texas 78711-3207 (877) 275-4377 www.ers.state.tx.us

The ERS administers health benefit plans for state agency and higher education employees whose employers participate in the Texas Uniform Group Insurance Program. ERS also administers retirement plans for state agency employees and determines eligibility for the State Kid's Insurance Program (SKIP) for children of state employees.

Teacher Retirement System of Texas (TRS)

1000 Red River Street Austin, Texas 78701 (800) 223-8778 www.trs.state.tx.us

The TRS administers health insurance and provides retirement and related benefits for active and retired employees of public schools, colleges and universities supported by the state. TRS is the state's largest public retirement system.

FEDERAL

Centers for Medicare and Medicaid Services (CMS) Region VI

1301 Young Street, Suite 714 Dallas, Texas 75202 (214) 767-6427 www.cms.hhs.gov

CMS is the agency of federal government responsible for oversight of the nation's Medicare, Medicaid, State Children's Insurance Program, HIPPA and the Clinical Laboratory Improvement Amendments Program. CMS makes information available to Medicare beneficiaries via its website, including comparative information about Medicare HMOs.

United States Department of Labor Employee Benefits Security Administration (EBSA)

(Dallas Regional Office) 525 Griffin Street, Room 900 Dallas, Texas 75202-5025 (972) 850-4500 www.dol.gov/ebsa

The EBSA of the Department of Labor is the federal agency responsible for administering and enforcing provisions of Title I of the Employee Retirement Income Security Act of 1974 (ERISA). The EBSA publishes numerous documents and guides to assist workers with employer based benefits in getting the information needed to protect their benefit rights.

United States Office of Personnel Management Federal Employees Health Benefit Program

San Antonio Service Center 8610 Broadway, Room 305 San Antonio, Texas 78217 (210) 805-2423 www.opm.gov

The Office of Personnel Management publishes an annual guide on health benefit plans for federal civilian employees called the FEHB Guide. The guide compares and rates HMOs, fee-for-service and managed care health plans that are available to federal workers.

Please send questions or comments to:

Office of Public Insurance Counsel

Deeia Beck, Public Counsel dbeck@opic.state.tx.us

P. Hobby State Office Build

William P. Hobby State Office Building 333 Guadalupe, Suite 3-120 Austin, Texas 78701 512-322-4143 fax 512-322-4148

http://www.opic.state.tx.us
TDD or TT Users Call 1-800-RELAY TX
then ask agent to call the number you wish to reach

